



The Billy & Spanner



PRESIDENT'S NOTES

By Ray Storms

Happy New Year and may you attain all you desire.

In regards to Anthem, I spoke to Amanda at Retirement Services regarding issues of delay in receiving cards, wrong Primary Care Physician (PCP) and more. You can now contact Anthem to correct these errors, Cards should be received next week. I had a few issues handled very quickly (1 hour).

If you need your Member ID but your card has not arrived yet, here are contact numbers:

- **Medicare Retirees Call: (833) 848-8730**
- **Commercial Non-Medicare Call: (888) 831-2238**
- **If you are not satisfied with the answers provided by Anthem, then call Office of Retirement Services: (408) 794-1000**

We are here to help with any and all issues that may arise. The other ways of getting information are to create an account on the Anthem member portal at www.anthem.com/ca/

The Retirement Solutions Working Group met on December 9th, 2019. The group discussed such topics as: recent actuarial valuations, amortization schedules, discount rate, investment strategies, and the budgetary impacts of retirement costs. They have asked for suggestions as how to better protect ourselves in the event of another recession. Our investments or other ways to invest. If you have any suggestions, please contact me and I will pass them along. If you know of a city that has fared well after the recession that too could be helpful. It is the Unfunded Liability that is the biggest problem.

Finally, if you have any Worker's Comp doctors that you like working with, please contact me directly. We have a shortage of good doctors and need new referrals.

As always stay safe and enjoy your retirement you earned it!



2020 SAN JOSE FIRE FIGHTERS BURN FOUNDATION CHARITY GALA: FEB.22, 2020

Every year, the San Jose Fire Fighters Burn Foundation hosts the American Heroes Charity Gala to celebrate all Burn Survivors and their loved ones, from Santa Clara Valley Medical Center, who have recovered or are still recovering from their burn injuries. Get more info at <https://sjfirefightersburnfoundation.org/events/>

visit our website at www.retiredsjpoff.org

HEALTH & WELLNES

Submitted by Walter Bugna, VP of Fire from "Forks over Knives / Plant-Based Living"

Plant based diet may reduce cardiovascular death risk by 32%

New research adds to the mounting body of evidence that eating more plant-based foods and fewer animal ones may contribute to a healthy heart and cardiovascular system. Not only is eating fewer animal products good for the planet, but it is also good for your health, as more and more studies suggest.

Particularly, a growing body of evidence is showing that a plant-based diet could benefit cardiovascular health. By way of example, one such recent study found that eating more plant based foods slashes the risk of heart failure by 40%, while another one found that a vegetarian diet cuts the risk of heart disease death by the same percentage.

Now, a new study appearing in the *Journal of the American Heart Association* strengthens these findings, as researchers find that eating more vegetables, legumes, nuts, and whole grains and fewer animal products correlate with a much lower risk of dying of a heart attack or other serious cardiovascular event.

Casey M. Rebholz, Ph.D., who is an assistant professor of epidemiology at Johns Hopkins Bloomberg School of Public Health in Baltimore, MD, is the lead author of the new study.

25% lower risk of death from any cause

The findings reveal that the participants who had the highest intake of plant based foods and scored the highest on the indexes were 16% less likely to have a cardiovascular condition — such as a heart attack, stroke, or heart failure — when the researchers compared them with adults who consumed the smallest amount of plant based foods.

High plant-based food consumers were also 25% less likely to die from any cause and had a 32% lower risk of dying from a cardiovascular condition.

"While you don't have to give up foods derived from animals completely, our study does suggest that eating a larger proportion of plant based foods and a smaller proportion of animal based foods may help reduce your risk of having a heart attack, stroke or other type of cardiovascular disease," says the lead researcher.



I'M DEAD. NOW WHAT?

The Association is giving away 100 copies of this book on a first come, first serve basis. A useful and helpful planner to give you peace of mind. It has important information about your belongings, business affairs, and wishes. It helps organize vital details about contacts, health and financial issues, etc. Contact Walter Bugna at believe42218@earthlink.net if you want a copy. Please include your name, current phone and current mailing address in your e-mail.

CONGRATULATIONS ON YOUR RETIREMENT

KEVIN B. FITTREAU, Police Officer, 27.55 years of service.
GEORGE KING, Fire Engineer, 24.54 years of service.
KEVIN KYONO, Police Officer, 26.46 years of service.
BARBARA J. MELLOCH, Police Officer, 25.13 years of service.
CHARLES T. MILLER, JR., Fire Captain, 27.89 years of service.
CHRISTOPHER L. MURPHY, Fire Captain, 24.57 years of service.

EDUARDO M. PEDREIRA, Police Lieutenant, 25.51 years of service.
MARK A. PINEDA, Police Officer, 27.99 years of service.
VICTOR POLVERINO, Fire Captain, 25.05 years of service.
GERARDO M. TRIAS, Police Officer, 20.11 years of service.
JEFFREY A. UNA DIA, Fire Engineer, 29.90 years of service.
JOSE LUIS VARGAS, Police Officer, 25.21 years of service.

Following our last Association meeting, we received a lot of requests asking us to re-publish the information below which has basic facts on our Retirement Fund. As such, we are publishing again.

DID YOU KNOW? POLICE & FIRE DEPARTMENT RETIREMENT PLAN INFORMATION

The world of pension funds and benefits is complex and confusing. Mastering the lingo alone is akin to learning an ancient dead language. That being stated, there are some interesting facts we'd like to highlight for you. As with all investment funds, the real-time data shifts daily. So, we will quote information from the Pension Fund's Consolidated Annual Financial Report (CAFR) which is in essence a one-year report card. The end date for the CAFR is June 30, 2019 and it was published November 12, 2019.

How much money is in the Pension Fund?

As of June 30, 2019, \$3,774,379,00! Of that, \$185,957,000 is set aside for the exclusive use of retiree medical benefits.

How much money did the fund increase by during the Fiscal Year?

The "net position" of the fund during the 2019 fiscal year increased by \$365,574,000. Of this amount, the City put in \$205,362,000 and active employees put in \$38,126,000. Investment income grew the fund by \$122,086,000.



How much money did the fund payout in the Fiscal Year?

Deductions from the plan totaled \$249,906,000 for the fiscal year, representing a 0.8% increase in payouts. The chief driver of the increased payouts was an increase in the number of retired members, but this was counterbalanced by a decrease in health care insurance rates.



What is the investment rate of return goal for the Plan? How did it do?

Investment returns are critical to the Fund's ability to meet its obligation. Fund has a goal of hitting 6.75%, after deducting out investment fees. The fund earned a 4.3% return (after backing out investment returns) for the 2019 Fiscal Year. The median for public funds greater than \$1 billion in the United States was a 5.4% return.

Now, when looking over time, the Fund had a three-year annual return rate of 5.1% and a five-year return rate of 2.8%.

How many retirees & beneficiaries are there?

There are a total of 2,318 people counted as retirees or their beneficiaries. Of that 1,432 are police members and 886 are fire members.

Make sure we have your E-mail Address!

The quickest and most efficient way for us to keep you informed is by e-mail. Make sure we have your updated information by emailing Dale Foster at secretary@retiredsjpoff.org.



Association of Retired San Jose

Police Officers & Firefighters

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San Jose, CA 95159-8041

visit our website:
www.retiredsjpoff.org

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CALENDAR OF EVENTS

- 2/5 Holders – Green, 1424 Saratoga Ave., San Jose, 408-378-6022
2/12 Hick'ry Pit – Gray, 980 E. Campbell Ave., Campbell, 408-371-2400
2/13 Association Meeting 11AM to 1PM at the San Jose P.O.A. Hall 1151 N. 4th St San Jose
2/19 City Diner – Tan, 2951 Monterey Rd, San Jose, 408-269-5490
2/19 Police Benevolent Association, 5P at the San Jose POA Hall, 1151 N. 4th St., San Jose
2/26 Burger Pit – Blue, 120 Blossom Hill Rd. San Jose, 408-225-6030
3/4 Grill'em Steak House & Sports Bar – Wine, 2509 S. Bascom Ave., 408-371-8729
3/11 Holders – Green, 1424 Saratoga Ave., San Jose, 408-378-6022
3/12 Association Meeting 11AM to 1PM at the San Jose P.O.A. Hall 1151 N. 4th St San Jose
3/18 Hick'ry Pit – Gray, 980 E. Campbell Ave., Campbell, 408-371-2400
3/18 Police Benevolent Association, 5P at the San Jose POA Hall, 1151 N. 4th St., San Jose

CONDONANCES

- Retired Detective Sergeant Larry (Lawrence) Demkowski, passed away 12/21/2019, retired 1990.
Retired San Jose Police Officer Ed Oiseth. Passed away January, 2020
Melvin Carriere, Fire Engineer, retired June 1 1995. Passed away November 7, 2019.

NEW MEMBERS

- Manuel Sermento
Jeff Welch

ASSOCIATION OFFICERS

Ray Storms, President	510 507-1136 president@retiredsjpoff.org
John Shuman, VP of Police	vppolice@retiredsjpoff.org
Walter Bugna, VP of Fire	vpfire@retiredsjpoff.org
Dale Foster, Secretary	secretary@retiredsjpoff.org
Larry Samarron, Jr. Treasurer	treasurer@retiredsjpoff.org

DIRECTORS-AT-LARGE

Mike Alford, Don Bartels, Craig Blank, Pat Boyd, Jerry Ellis, Tim Miller, Mike Moffett, Jim Spence

WIDOWS & ORPHANS OFFICERS

President (COA) Jeremy Wise	831-566-7624
VP (SJA) Maxwell Magnus	650-773-3271
VP (COR) Bill McCluskey	408-985-7563
Secretary (SJR) Luis Chacon	408-642-0385
Treasurer (SJR) Jerry Ellis	408-730-9974
Treas. Emeritus (SJR) Mike Moffett	408-867-0405

POLICE BENEVOLENT ASSOCIATION OFFICERS

President - Ernie Alcantar, Vice President - Steve Windisch,
Sec-Treasurer - Larry Lundberg, Sgt at arms - Bob Moir www.sjba.net