



The Billy & Spanner



PRESIDENT'S NOTES

By Ray Storms

Well I hope everyone is surviving all the rain and snow this season. And it isn't over! Part of my job is to get clarification when things happen and before the rumor mill gets rolling, so here goes.

It has been brought to my attention that the Medicare medical reimbursement forms have not been sent out yet. I contacted Retirement Services and was told they will be sent out at the end of February. The deadline to have them returned is April 1st. Please fill them out and promptly return them.

Another issue was the letter everyone should have received a few months back in regards to how your check stub will look different (new format). Some members have thought that their withholding taxes were being changed due to changes in the tax laws. I was told unless you change your tax with holdings it will be the same as before.

The "Where Are They Now" section in the Billy & Spanner last month was a big hit. We need to hear from you! So, please submit a story. You can do that directly to me or any Board/Director member. If it was a crew or a partner you worked with tell us about them and what they are doing now, this should be fun. "What Have We Done" another new section will help keep our members informed. We will look at what the organization has done.

At our March 14th meeting Security Benefit will be doing a presentation on annuities they have been endorsed by the IAFF and serve both Police and Fire. As always stay safe and enjoy your retirement you earned it.

WHAT WE HAVE DONE

Over the course of 2018, we were able to make a number of donations to various organizations thanks in part to the Darr/Orouke/Wardall fund. Here is a summary of what we were able to do:

- San Jose Police Chaplaincy \$1,000
- Los Bomberos of Northern Calif (Xmas luncheon) \$685
- Go Fund A Hero Napa & Sonoma Fire \$5,000
- Sonoma County Law Enforcement \$5,000
- SJPOACF Chaplaincy Golf Tournament \$2,500
- San Jose Police Emerald Society \$5,000

visit our website at www.retiredsjpoff.org

INSIDE:

NEW SECTION:
Where are they Now

UPDATE ON WORKER'S COMPENSATION CLAIMS HANDLING RFP

As we have reported previously, the Association is engaged with the City on the process to seek a new contract for Worker's Comp claims processing for the City. Earlier this month, we met with the Director of Office of Employee Relations & Human Resources, Jennifer Schembri, as well Eric Fortes, who is the new Division Manager for Human Resource's Worker's Compensation, Health & Safety.

The City has received multiple responses to its RFP, which we hope leads to a competitive process of quality bidders. We stressed with Ms. Schembri and Mr. Fortes our strong desire that whoever is contracts with the City, that an emphasis be placed on quality service that is responsive to our membership. We also stressed our desire to see a streamlined process for injured employees and retirees who need medical care and that access to actual human beings and caseworkers be available. Our goals seem to be aligned with the City as well as other employee and retiree groups.

The City anticipates returning to Council by June of this year with implementation of the contract shortly thereafter. We will keep you posted on further developments on this issue.



WHERE ARE THEY NOW? RETIRED FIRE CAPTAIN STEVE GREENFIELD

Did you know that when I was the Chairperson for the EAC 2008, I got Fire Chief Alarcon to fund 20 firefighters to learn Transcendental Meditation? When I pitched the idea to the Senior Staff, all of them were opposed to the idea. Firefighters meditating? Ridiculous! But Chief Alarcon said, "If you can get crews to even come to the presentation, I will allow it."

I had seen a presentation on the benefits of TM given by a Stanford Cardiologist that had really impressed me. I invited him to give his presentation at the Training Center. I called every Captain I knew and pleaded with them to bring their crew. The Training room was packed!

When the Senior staff walked in, I could see they were stunned. Fire Chief Alarcon looked at me and smiled. The doctor's presentation was a moment of enlightenment. At the end I asked if anyone was interested in learning the TM technique and participating study. Everyone signed up. Including the Fire Chief and most of the Senior Staff!! I only had funding for 20. I made sure to include the Fire Chief, and I did not include any of the Senior Staff!

The following year, Fire Chief Alarcon was gone and the cost for the TM instruction had risen substantially. The EAC was not able to get funding to teach 20 more firefighters. It was unfortunate. I am sure some of the original 20 still meditate. I know that I do.

It is hard to believe that I retired way back in December of 2008. For the last 10+ years I have been blessed to be in excellent health and free from taking any medications. I golf 2-3 days a week and I am amazed at how difficult that game is. When I retired, I was a 20 handicap. Today I am stuck at 13. I also still hit the gym regularly, paint (watercolors), and I'm writing my first novel. The days, weeks, months and years seem to fly by. We are all blessed to have had job that we loved to go to every day. And a retirement pension that allows us to chase our dreams. And yes, I still meditate most mornings.

CONGRATULATIONS ON YOUR RETIREMENT

BRYAN AQUINO, Fire Engineer, 25.11 years of service.

DOUGLAS BIDDLE, Fire Engineer, 29.20 years of service.

KELLY KERSTEN, Fire Engineer, 23.02 years of service.

EFFORT TO CAPTURE EARNED SOCIAL SECURITY BENEFITS IN D.C.

As public employees who contributed to and earned our pensions, we are not eligible for the Social Security Benefits we earned prior to our public service, or the benefits we earn can be substantially reduced. This is known as the “government pension offset” and “windfall elimination” Social Security provisions. H.R. 141 was introduced into Congress last month that would eliminate both the offset and windfall elimination.

The bill has bi-partisan support with 102 co-sponsors in the House of Representatives, with 19 co-sponsors from California as of the writing of this article.

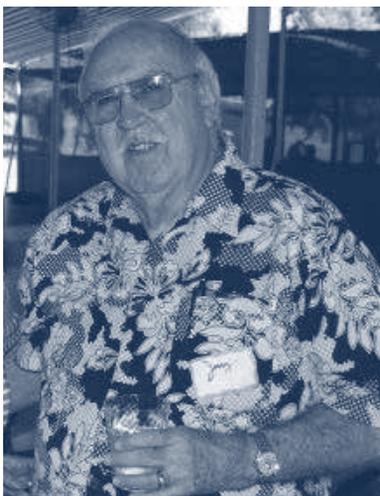
Based on our initial research it appears that the “Government Pension Offset” can reduce public employees’ Social Security spousal or survivor benefits by two-thirds of their public pension and that 9 out of 10 people lose their entire spousal benefit, even if their spouse paid Social Security taxes for many years. If you want to see how this impact on your earned spousal benefits, you can view this Social Security Administration worksheet <https://www.ssa.gov/pubs/EN-05-10007.pdf>

The “Windfall Elimination” means that those workers who paid Social Security taxes long enough to qualify for benefits can have their earned Social Security benefits reduced by up to 60%. If you want to see how the impact on your earned benefits, you can view this Social Security Administration worksheet: <https://www.ssa.gov/pubs/EN-05-10045.pdf#page=2>

The bill is still in its early stages and does not yet have a bill summary. That being stated, we are going to monitor this bill’s progress. The Association Board may formally vote to endorse the Bill. If that occurs, we will likely turn to the membership for action including sending e-mails and letters to the targeted Congressional Representatives. Stay tuned.

SEE HOW MUCH YOUR BENEFIT CAN BE REDUCED

YEARS OF SUBSTANTIAL EARNINGS	PERCENTAGE
30 or more	90 percent
29	85 percent
28	80 percent
27	75 percent
26	70 percent
25	65 percent
24	60 percent
23	55 percent
22	50 percent
21	45 percent
20 or less	40 percent



PASSING OF JERRY BOYER

It is with great sadness that I inform you of the passing of retired firefighter, Jerry Boyer. Personally, this is a profound loss for me as I have known Jerry for decades. Jerry previously served our Association for many years as a Board Member, Director and as Secretary of the Association. His good nature and kind heart made him someone who made friends quickly and who could always be counted on to help out whenever he could.

Condolences can be sent to:

Doris Boyer
1569 Hervey Lane
San Jose, CA 95125

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Sign up for E-Newsletter. By signing up to receive the newsletter through e-mail, you will get the same content, only you will help the Association save money on printing and postage costs. If you wish to receive the newsletter via e-mail versus regular mail, please send an e-mail to treasurer@retiredsjpoff.org



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visit our website:
www.retiredsjpoff.org

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CALENDAR OF EVENTS

- 3/6 City Diner - Tan 2951 Monterey Rd., San Jose, 408-269-5490
- 3/13 Burger Pit - Blue, 120 Blossom Hill Rd. San Jose 408-225-6030
- 3/14 Association Meeting 11AM to 1PM at the San Jose P.O.A. Hall 1151 N. 4th St San Jose
- 3/20 Grill'em Steak House & Sports Bar, - Wine, 2509 S. Bascom Ave (Corner of Surrey Pl)
- 3/20 Police Benevolent Association, 5P at the San Jose POA Hall, 1151 N. 4th St., San Jose
- 3/27 Holders Country Inn. - Green, 1424b Saratoga Ave. SJ, 408-378-6022
- 4/3 Hick'ry Pit - Gray, 980 E. Campbell Ave., Campbell 408-371-2400
- 4/10 City Diner - Tan 2951 Monterey Rd., San Jose, 408-269-5490
- 4/11 Association Meeting 11AM to 1PM at the San Jose P.O.A. Hall 1151 N. 4th St San Jose
- 4/17 Burger Pit - Blue, 120 Blossom Hill Rd. San Jose 408-225-6030
- 4/17 Police Benevolent Association, 5P at the San Jose POA Hall, 1151 N. 4th St., San Jose
- 4/24 Grill'em Steak House & Sports Bar, - Wine, 2509 S. Bascom Ave (Corner of Surrey Pl)

WELCOME NEW MEMBERS

William Neumann

CONDONANCES

- Roderick Avery, Jr., Police Officer, retired April 1, 1992, died January 20, 2019.
- Mauri K. Reeder, Fire Captain, retired June 1, 1995, died August 19, 2018.
- Ronald J. Rizzo, Fire Captain, retired March 4, 1993, died November 12, 2018.
- Jerry Williams, Fire Captain, retired March 8, 1997, died October 11, 2018.

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