



The Billy & Spanner



ASSOCIATION-BACKED CANDIDATE UNSEATS INCUMBENT COUNCILMEMBER

By Ray Storms

Association-endorsed candidate David Cohen successfully unseated incumbent Councilmember Lan Diep in the District 4 City Council race. Cohen received 51.33% of the vote compared to Diep's 48.67%. This continues our win streak for the 2020 elections, with all three of our candidates winning their Council races (Councilmembers Jimenez and Arenas won in March). Cohen was the only candidate we endorsed in the November election.

The Association did more than just offer its endorsement in this race. It produced multiple direct mail pieces to go to voters of District 4, encouraging support for Cohen and highlighting his positions on public safety, making housing more affordable and improving neighborhood safety.

For those of you not as familiar with our political activities, the Association only endorses in San Jose City Council or Mayoral races. We do not, by policy, get engaged in other candidate races outside of the City of San Jose. Our political engagement is important. At the end of the day, the only protection retirees have from harmful public policy decisions are the courts and our elected officials.

As we look toward the future, the 2022 elections will be critical for the future of the Council, as five Council seats will be up for election, two will have no incumbent, and we will have the citywide Mayor's race. This means we will have to focus even more on the 2022 elections, both in time and money.

But for now, enjoy your holidays. Please stay safe and healthy.

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SJPD RANGE NOW OPEN FOR RETIREE QUALIFICATIONS

Submitted by Ken Jacksteit



The range opened up for retiree qualifications the first week of November. I went down there during that week. The procedures are still the same. Go to Permits first and fill out the required paperwork. Take the paperwork down to the range and qualify. Bring your own ammunition and shoot that up first. After you qualify, bring your paperwork to the Chief's office for a signature. Then return the paperwork to Permits. Permits will mail you your new ID card and will use your picture from your last ID card. I received my ID card in 3 days via Certified U.S. mail. The range is currently open on Mondays, Wednesdays and Fridays at 2pm. However, always call the Range first at 408-277-5372 to be sure there haven't been any changes.

visit our website at www.retiredsjpoff.org

I'M DEAD. NOW WHAT?



The Association continues to give away this book.

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.

6 SELF-CARE STEPS FOR A PANDEMIC — ALWAYS IMPORTANT, NOW ESSENTIAL

Excerpts From Harvard Health School Publishing | Submitted by Walter Bugna, VP of Fire
(full article at: <https://bit.ly/retiree-selfcare>)

Airline attendants say it well: if the plane hits turbulence and the oxygen masks come down, place a mask on yourself first before turning to help others. If we don't, we may not be able to help anyone. Well, we've all hit the same turbulence, folks, and we all need to take good care of ourselves, our bodies, and our minds.

Acknowledge the turbulence

Ben Crocker, MD, is the medical director of a large primary care practice and a healthy lifestyle advocate. "Social distancing and the loss of work and/or routine are tremendous pressures, both physically and psychologically," he says. Check in, he urges. Mourn your losses. And check out, too.

"Check in with yourself," says Dr. Crocker. With so much news and instructions flying around about what to do and how to do it, take time to listen to what your body and mind need. We forget to mourn, or grieve, or simply express our sadness about not being able to socialize, see a close friend, attend a favorite exercise class, interact with neighbors and family, or worship collectively. Grant yourself the time and space to acknowledge your loss. "And allow yourself to physically, mentally, emotionally check out on a regular basis," he adds. "Intentionally create 'shutdown' time in your schedule. This can be healthy time alone, for meditation and quietude."

Fuel your body with healthy food

Helen Delichatsios, MD, has a degree in nutrition and runs healthy cooking classes for her patients. "In times such as these, nutrition and healthy eating can easily fall to the wayside," she says. "It is more important than ever to appropriately fuel our bodies and to do so in a mindful way. We have increased physical and mental stress, and healthy eating is vital in supporting our immune system to stave off illness and recuperate faster if we fall ill."

Anne Thorndike, MD, usually works in the cardiometabolic center, helping people at high risk for heart disease change the way they eat and live. "We're all eating at home more," she notes. "This is a great time to explore new recipes you've been meaning to try."

Move your body

"We are all spending less time commuting, driving our kids around, and doing errands," says Dr. Thorndike. "Use the extra time to take a walk or do some exercise at home. Even housework can be a way to be physically active!"

Dr. Wheeler finds it helps to set SMART goals: Specific, Measurable, Achievable, Relevant, Timed. These are by definition small steps that are easy to achieve, and thus fuel motivation. "I have been making little SMART goals for myself," she says. "Daily goals like 'I will take a 20-minute walk outside at 10 am today.'"

Prioritize sleep

Our bodies need sufficient sleep in order to function. It can help to see the light — and dark (literally). "Spend time outside in nature," Dr. Crocker suggests. "Exposure to the visible diurnal rhythms of the day/night is an added benefit."

(Continued on Pg. 3)

CONGRATULATIONS ON YOUR RETIREMENT

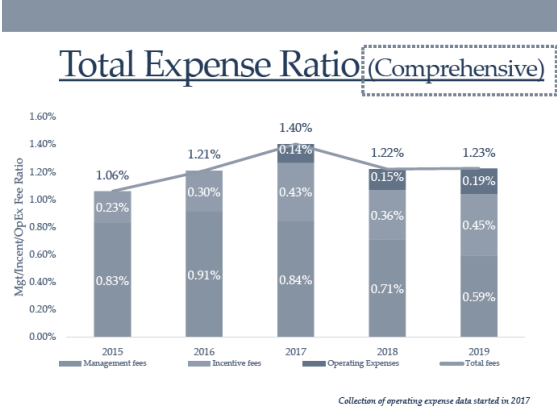
PETER CHRISTIAN, Police Officer, 22.55 years of service.

WILLIAM R. MILLER, Police Officer, 30.01 years of service. (With reciprocity)

CHRISTOPHER PERILLI, Police Officer, 25.07 years of service.

PENSION FUNDS FOR DUMMIES RETIREES: MANAGEMENT COSTS

While we joke about the title of this article, we do want to try and crack the secret code a little bit on understanding our retirement plan. One of the larger criticisms of the City’s two pension Funds recently was regarding “management costs” for the investments of the plan. These are the costs the Funds expend to manage all the money invested on your behalf. So, without weighing in on one side or the other regarding management costs, here is a brief rundown of costs as detailed by the Office of Retirement Services.



In 2015, the total expense ratio (costs to manage funds) was 1.06% (see chart below). This cost was broken down by Management fees, fees paid to investors regardless of performance (.83%), and “incentive fees,” essentially profit payments earned by the investment managers for hitting certain milestones (.23%). Those two costs combined rose 19% from 2015 to 2017. We’re not counting the “operating expenses” which includes staff cost. Since 2017, management fees and incentive fees have been reduced collectively to a total of 1.04% compared to the 1.06% they started at (2% decrease). The “management fees” however, have been reduced from .83% of funds to .59%, a 32% decrease, which has saved the fund \$5.7 million over 4 years.

Why? Well, the Board has adopted an investment strategy that uses more “passive” investments vs. “active” investments. Think mutual funds versus individually picking stocks. Comparatively speaking, however, our fund appears to be more expensive to manage than other public funds. Why does this matter? The money spent on “management costs” takes away from the funds available to pay for pension and medical benefits, requiring the City and employees to contribute more money to cover pension obligations.

This is a quick snapshot into one issue impacting a very complicated system. We hope to provide more updates like these in the future.

6 SELF-CARE STEPS FOR A PANDEMIC (Continued from Pg. 2)

Find ways to connect socially

Dr. Delichatsios loves to cook at home and has been having virtual dinner parties. “Why don’t you invite some people over for dinner?” she suggests “In our family, we call them FaceTime Dinners, Zoom Dinners, or Skype Dinners. These platforms have allowed us to ‘go out to dinner’ and connect with many friends and families, when before we were often too busy to meet up in person.”

Dr. Crocker has a great suggestion that can be a win-win for working parents and their relatives. “With school out, if you have kids and any extended family, invite the relative (grandparent, aunt, uncle) to teach an online lesson once a week on the same topic or a rotating topic. Allow that special bonding time between your child and their relative to unburden your time.”

Find ways to ease stress

Everything you’ve read to this point can help you manage stress and anxiety. One more technique is positive thinking. Remembering and acknowledging the good in our lives is a powerfully positive action. “Practicing gratitude for what we still have — our health, our families, our homes, food, whatever it may be — rather than rehearsing the daily ‘loss’ of life and routine as we know it, is an important health practice,” notes Dr. Crocker.



ASSOCIATION
OF RETIRED SAN JOSE
**POLICE OFFICERS
& FIREFIGHTERS**

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JOIN US FOR OUR NEXT VIRTUAL MEETING

Our monthly membership meetings are now held virtually on Zoom due to the COVID-19 pandemic. Please join us for our upcoming meetings. You can join from your computer, tablet or even your phone. Every attendee is automatically entered into a drawing for a \$10 coffee gift certificate card.

Participating is easier than you think, and meetings have been shorter due to the new format. Our next meeting is Thursday, December 10, at 11 AM. The login information will be emailed out to all members closer to the actual date of the meeting. If we don't have your email, make sure we do. Email Board Secretary Dale Foster at secretary@retiredsjpoff.org to get on our list. See you on Zoom!

CONDOLENCES

Retired SJPD Officer John Henry Kregel. *John passed away on October 22, 2020, at the age of 85. He retired September 3, 1985.*

Retired SJPD Captain Stephen F. Windisch. *Stephen passed away on November 4, 2020, at the age of 94. He served with San Jose PD from 1947 to 1978.*

Retired Fire Captain Jeff Shackelford. *Jeff retired from SJFD on April 3, 1984.*

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