



The Billy & Spanner



PRESIDENT'S REPORT

By Ray Storms

Hard to believe it is May already. Now that the COVID-19 restrictions are easing, we can begin to get back to some sort of normalcy. As such, we're getting back to some normal activities of the Association.

First, I'm excited to announce that we will be hosting our Annual Association BBQ! The BBQ will once again be held at Coyote Ranch on August 12, 2021. Information on how to sign up is inside the newsletter and will also be on our webpage.

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This was not an easy decision to make because of the financial commitments required by the venue. We sent out an email to the membership soliciting their interest in attending the BBQ and were pleased with the overwhelming positive response. Most who stated they would not attend told us it was due to living out of the area.

Unfortunately, we had to cancel our annual Folsom BBQ this month. We are, however, looking to re-schedule for September. We'll keep you posted.

The SJFD CISM Team (Critical Incident Stress Management) is interested in being a resource for the retirees who may experience any type of mental health issues or other life stressors.. While the team members are not clinicians, they do offer a confidential, professional peer you a retiree can talk to and maybe help navigate them through a tough time in their life. More information to follow.

We will conducting meet and greet meetings with City Council members in the near future. This gives us an opportunity to get to know them, to understand what their priorities are for them to learn more about our Association. We look forward to getting started on that.

RETIREMENT BOARD RECEIVES QUARTERLY UPDATE ON INVESTMENT RETURNS

At its May meeting, the Retirement Board received its quarterly update on the Fund's investment return for the fiscal year, ending on June 30, 2021. The Board's annual investment return target is 6.75% (known as the Discount Rate). Why does this matter? If the Plan exceeds the Discount Rate, contribution rates could go down, and/or the unfunded liability gap of the Plan can be closed. If the Plan underperforms, contribution rates could go up, and the unfunded liability gap will increase.

As of December 31, 2020, the Plan has earned a return of 3.1%, missing the Board's target by 3.7%. The Plan, therefore, must make up that -3.7% by June 30, 2021, to not have a detrimental impact on the Fund. Last year, the Plan missed the 6.75% mark by 2.5%.

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.

PLAN PERFORMANCE (AS OF 12/31/2020)

-3.7%

THE HEALTH BENEFITS OF EXERCISE FOR OLDER ADULTS

From: Senior Lifestyle website | Submitted by Walter Bugna, VP of Fire

Our biology changes as we get older, causing seniors to have different reasons for staying in shape than younger generations. Though physical fitness provides benefits at any age, the health perks physically fit seniors enjoy are more notable. Physicians and researchers say seniors should remain as active as possible, without overexerting one's self.

More exercise means more independence for seniors.

Seniors that exercise regularly are less likely to depend on others. According to Harvard Medical School, regular exercise promotes an older adults ability to walk, bathe, cook, eat, dress, and use the restroom. If self-reliance is a priority, exercise is one of the best ways to maintain independence for older adults.

Exercise improves balance for older adults:

Falling down is a much bigger deal for older adults than younger ones. Every 11 seconds, an older adult is admitted to an emergency room for a fall-related injury, and every 19 minutes, a senior dies from a fall, according to the National Council of Aging. Regular exercise reduces the likelihood of falling by 23%.

Regular exercise means more energy:

Though it seems counter-intuitive, being inactive makes you tired and being active gives you more energy. Any amount of exercise promotes the release of endorphins, which are essential neurotransmitters linked to pain mitigation and a sense of well-being. Endorphins combat stress hormones, promote healthy sleep, and make you feel more lively and energetic, overall.

Exercise helps prevent and counteract disease:

Heart disease, osteoporosis, depression and diabetes are common diseases among older adults, and are often deadly. Fortunately, adopting a more active lifestyle can contribute to the prevention of these diseases, or reduce the unpleasant symptoms of these diseases if you already have them. If you are at-risk for disease, exercise may be the key to warding off an unpleasant condition.

Regular exercise improves brain function:

One of the most remarkable developments in health science is the revelation that the mind and the body are much more closely linked. A healthy body likely means a healthy mind, and seniors that exercise on a regular basis have improved cognitive health, according to research from NCBI. More recently, a study from the Alzheimer's Research & Prevention Foundation, regular exercise has been shown to reduce your risk of developing Alzheimer's disease or dementia by nearly 50%.

THE BEST EXERCISES FOR SENIORS

1. Water Aerobics
2. Chair yoga
3. Resistance band workouts
4. Pilates
5. Walking
6. Body weight workouts
7. Dumbbell strength training.

CONGRATULATIONS ON YOUR RETIREMENT

JARROD J. NUNES, Police Sergeant, 28.50 years of service.



ASSOCIATION BBQ IS BACK!

• AUGUST 12, 2021 | 3PM-7PM •

COYOTE RANCH

FOOD • FRIENDS • DRINKS

\$5 for members & spouses
\$10 for non-members

Go to retiredsjpolicefire.org/rsvp
to RSVP your space today!

The appropriate COVID-19 precautions will be taken based on the regulations in place at the time of the BBQ.



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

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visit our website:
www.retiredsjpoff.org

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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 June 10, 2021, 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

Bruce Staples, Fire Chief, retired August 5, 2000, died May 18, 2021
Jerry Mathis, Fire Engineer, retired April 6, 1988, died May 8, 2021
Wilbur "Bill" Mitchell, Police Sergeant, died April 2021.
Jason Woodal, Police Sergeant, died April 26, 2021.
William "Bill" P. Hackett, Firefighter, retired November 6, 1991, died May 2, 2021.

ASSOCIATION OFFICERS

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Walter Bugna, VP of Fire	vpfire@retiredsjpoff.org
Dale Foster, Secretary	secretary@retiredsjpoff.org
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DIRECTORS-AT-LARGE

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Ken Jacksteit, Jerry Ellis, Director Emeritus

WIDOWS & ORPHANS OFFICERS

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Treasurer (SJR) Jerry Ellis	408-730-9974
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POLICE BENEVOLENT ASSOCIATION OFFICERS

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