



The Billy & Spanner



PRESIDENT'S REPORT

By Ray Storms

I watched The Patriot Day Memorial on 9-11-21 streaming by SJFD as I was unable to attend. I saw a number of retirees on the live stream. It was good to see you there; thank you for participating.

Every September 11th, I remember with great reverence the events of that fateful day. However, I would like to have everyone remember to 9-12-2001. Yes, the day after. I remember how we came together as a nation. We were all Americans, hand in hand, arm in arm, caring for each other. Where has that gone? Look at our discourse in all areas of our country. I would be the first to admit we as a nation are far from perfect. But we can all do better.

I recently read a meme, and it said: "The world is full of genuinely nice and kind people. If you can't find one, be one. One small act of kindness goes farther than you think."

We became police officers And firefighters because we care. We have shown that time and time again. I believe that it is that time again. So, when that opportunity arises for you to be that helping, caring person that I know you are, please don't be afraid to step into that role that you have done so many times in your career. Be that nice and kind person, and maybe just maybe we can inspire others. Thank You!

And I will close as always enjoy your retirement you earned it!

UPCOMING OCTOBER 14 ASSOCIATION MEETING

Nominations for Association Officers

Nominations for Association Officers will occur at the October 14, 2021 meeting. You must be present during the meeting to nominate someone.

Open Enrollment

The Office of Retirement Services will be at our meeting to discuss and answer questions on the Open Enrollment process for healthcare.

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.

HEALTHY EATING FOR OLDER ADULTS, FROM THE ACADEMY OF NUTRITION AND DIETETICS

Submitted by Walter Bugna, VP of Fire

Eating a variety of foods from all food groups can help supply the nutrients a person needs as they age. A healthy eating plan emphasizes fruit, vegetables, whole grains and low-fat or fat-free dairy; includes lean meat, poultry, fish, beans, eggs and nuts; and is low in saturated fats, trans fats, salt (sodium) and added sugars.

Eating right doesn't have to be complicated. Start with these recommendations from the *Dietary Guidelines for Americans*:

- ✔ Eat fruits and vegetables. They can be fresh, frozen or canned. Eat more dark green vegetables such as leafy greens like collard greens or mustard greens or broccoli, and orange vegetables such as carrots, pumpkin, butternut squash and sweet potatoes. Vary protein choices with more fish, beans and peas.
- ✔ Eat at least three ounces of whole-grain cereals, breads, crackers, rice or pasta every day. Choose whole grains whenever possible.
- ✔ Have three servings of low-fat or fat-free dairy (milk, yogurt or cheese) that are fortified with vitamin D to help keep your bones healthy.
- ✔ Make the fats you eat polyunsaturated and monounsaturated fats. Switch from solid fats to oils when preparing food.

Add Physical Activity

Balancing physical activity and a healthful diet is the best recipe for health and fitness. Set a goal to be physically active at least 30 minutes every day — this even can be broken into three 10-minute sessions throughout the day.

For someone who is currently inactive, it's a good idea to start with a few minutes of activity, such as walking, and gradually increase this time as they become stronger. And always check with a health-care provider before beginning a new physical activity program.

Spend your time with positive, people; It will rub off on you and your days will seem that much better. Spending your time with bitter people makes you feel older and harder to be around.



CELEBRATION OF LIFE FOR FORMER ASSOCIATION PRESIDENT JAY WENDLING

There will be a Celebration of Life for Jay at the POA on October 2nd from 1:00 – 4:00 PM. The event will be catered by John Nguyen.

Save money, save paper.

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

FYI: MEDICARE AT AGE 65

By Larry Samarron, Treasurer

Remember when we took those retirement classes in our fifties? Now that we are in our sixties, what were we supposed to remember? Visit a local Social Security office and sign up for Medicare at age 65. Remember now? Not to worry, retirement services and Social Security will notify you a few months before you turn 65. I write this for your information only, as I don't know all the rules.

There is a monthly expense to be in Medicare, and if we miss our window to enroll, we will have to pay a lifetime penalty (increased monthly cost) when we enroll outside this window. The monthly expense is a sliding scale determined by your income on your yearly income tax form (reviewed annually by SSA). Those of us who have contributed 40 or more quarters into Social Security may have this expense covered by our benefits. Those of us who have less than 40 quarters will have to pay out of our pocket.

But wait, did you know Retirement Services will reimburse you for this cost on an annual basis? Apply in February or March and get reimbursed by April. Call retirement services to make sure you are on their mailing list to receive this reimbursement. If you do not apply, you lose out and have to wait for next year's window.

This reimbursement is based on our pension payout and therefore has a maximum amount available. Those who have income outside their pension will have to pay more for Medicare. We will never be fully reimbursed, but any reimbursement is good. Lastly, those of us who are close to 40 quarters in Social Security should consider some work in the years before we turn 65 so we may earn benefits to offset Medicare payments.

Another issue to consider when approaching Medicare age is to consider big financial movements prior to turning 65. Actions such as selling your home, selling taxable investments, or converting deferred compensation funds to Roth IRAs can tremendously inflate your income in any given year. So, future retirees and new retirees plan wisely. Remember, this is only a reminder for those of us approaching 65. Always seek qualified, professional help for your personal circumstances.



FOLSOM BBQ RETURNS

September saw the return of our Annual Bobby Burroughs Folsom BBQ. Approximately 50 people attended for the membership meeting and BBQ lunch, which is a strong showing. The group has asked us to explore moving the timing of the BBQ from the Spring to September. If you would like to see some photos of the event, you can access them from our gallery on our website: <https://www.retiredsjpolicefire.org/>

CONGRATULATIONS ON YOUR RETIREMENT

RUSSELL V. DAVIS, Fire Engineer, 25.18 years of service.

EDWARD A. DORSEY, Police Officer, 2021; 25.03 years of service.

DAVID ENNES, Battalion Chief, 31.71 years of service. (With Reciprocity CSJ YOS 20.04 + SJCERA YOS 6.84 + 4.81 PERS YOS)

JAMES R. MASON, Police Sergeant, 29.43 years of service. (With Reciprocity CSJ YOS 19.49 + PERS YOS 9.93)

DEREK PARMER, Fire Captain, 31.26 years of service. (With Reciprocity CSJ YOS 20.01 + PERS YOS 11.54)

RICHARD J. BENETIZ, Jr., Police Sergeant, 20.07 years of service.

CASSIDY D. ELISCHER, Police Officer, 24.33 years of service. (With Reciprocity CSJ YOS 19.87 + PERS YOS 4.45)



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

P.O. Box 28041
San Jose, CA 95159-8041

visit our website:
www.retiredsjpoff.org

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ASSOCIATION MEETINGS RETURN TO SJPOA HALL

We will return to hosting our monthly membership meetings in-person at the SJPOA Hall. **Join us on Thursday, October 14, 2021, at 11AM** for our next meeting. Per health orders, masks will be required indoors, except when eating. The SJPOA Hall is located at 1151 N 4th St, San Jose, CA 95112.

It's our intent to also host these meetings live as Zoom meetings. We are working on the capabilities to do that. Check your emails for updates on the Zoom option.

ASSOCIATION OFFICERS

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

DIRECTORS-AT-LARGE

Don Bartels, Tim Miller, Mike Moffett, Jim Spence,
Gary Johnson, Jerry Ellis, Director Emeritus

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

CONDOLENCES

Fred J. Esparza, Police Officer, retired January 15, 1994, died January 7, 2021.

Larry Weir #1517, Sergeant, passed away September 20, 2021.

James Hart, Police Officer, retired December 3, 1969, passed away June 22, 2021.

Paul Schmidt, Police Officer & former Association Director, passed away on August 25, 2021.

POLICE BENEVOLENT ASSOCIATION OFFICERS

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