



The Billy & Spanner



President's Notes

By Jim Spence

The December luncheon was a huge success. Thanks go to Director Paul Schmidt for chairing the Luncheon Committee; Shelly Biskup for organizing the set-up, menu and decorations for the event; Fran Ratliff for making the table favors; Terry Howard, Gail Miller, Carol DeLise, Bill & Carol Mitchell, Rich Saito, Gordon & Doris Wallace, Trudy Avila, and Joann Hogate Lindsey all of whom worked the Wednesday set-up of the hall. Attending invited guests included: San Jose Fire Fighters, Local 230 President Robert Sapient; San Jose Police Officer's Association President Jim Unland; Council members Kansen Chu, Ash Kalra, Don Rocha and Xavier Campos; Retirement Board members Richard Santos and Nick Muyo; Federated Retiree Association President Bob Leininger and Susan DiVenzensi; Retirement Services Director Roberto Pena and the staff of Retirement Services.

I attended the December Retirement Board meeting. The issue of independence for Retirement Services was a topic of discussion. The Board heard from the interim Chief Investment Officer that our financial investments were good but could have been better if Retirement Services had been fully staffed. The staffing shortage is due to the current constraints placed on salary and benefits for hiring new employees because Retirement Services is an arm of the City administration. Both of our Association representatives, Richard Santos and Nick Muyo, are actively participating in the discussions relative to keeping our retiree representation on the Board and the need for autonomy from the City.

I have been contacted by many retirees about the hurdles of getting treatment for their work related injuries. If you have a work related injury, and you have not been seeing your doctor every year for a check-up, and have not been getting the medicine for your injury, your road to getting care through the City can be a very, very intense proposition. I know many retirees have been using their private insurance to get treatment for their disability injuries. With many of our insurance plans now having greater out-of pocket-expenses, many retirees are looking to use the City to pay for the needed treatment. What they are finding out is because they have not kept City Risk Management in the loop about their treatment for years, their treating doctor is no longer practicing medicine, and their attorney is no longer practicing law, gaining treatment in the new medical review process has been a challenge. Factually, many retirees have been denied medical treatment due to the circumstances described above. With the outsourcing of Risk Management to private party vendors, and the changes made in State law, a retiree needs to be patient and tenacious about procuring treatment utilizing City Risk Management. For those retirees who are newly retired with a disability, keep up with your doctor, treatment and medicines.

As your President for 2014, I know the Association will have many challenges in the areas of City politics (new Council people and new Mayor), how Measure B will impact our retirement benefits, what will happen to our health care quality and costs once the Affordable Health Care Act starts to be implemented, how legal costs will impact the operations of the Association and how we maintain and grow our membership. Each of these issues will require your support and patience as the elected Officers and Board of Directors do our best to work for solutions which will maintain and improve our retirement benefits.

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visit our website at www.retiredsjpoff.org

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LUNCHEON PHOTOS**

**UNDERSTANDING ACTIVE &
RETIREE TAKE HOME PAY**

**UPDATE ON DISABILITY
RETIREMENTS**

Presidents Notes cont.

I am sad to say this will be the last month the Association membership application will be included in the Billy & Spanner. Why sad? The Association has lost members because of the City requirement to re-enroll all of you. If you are not using payroll deduction for payment of your dues or paying your yearly dues by check, this will be your last Billy & Spanner. I truly regret losing any member because the Association has always been the leader in assuring our benefits are not taken, bargained or diluted away. To those of you who have remained members, thank you. To those who have decided to leave, please reconsider your decision. The coming years for retaining and maintaining retirees will not get any easier.

I want to wish each of you a Merry Christmas and a Happy New Year. Enjoy this season and your retirement as we move into 2014.

Sincerely,



President

Fireside Chat with Association Vice President of Fire, Ray Storms

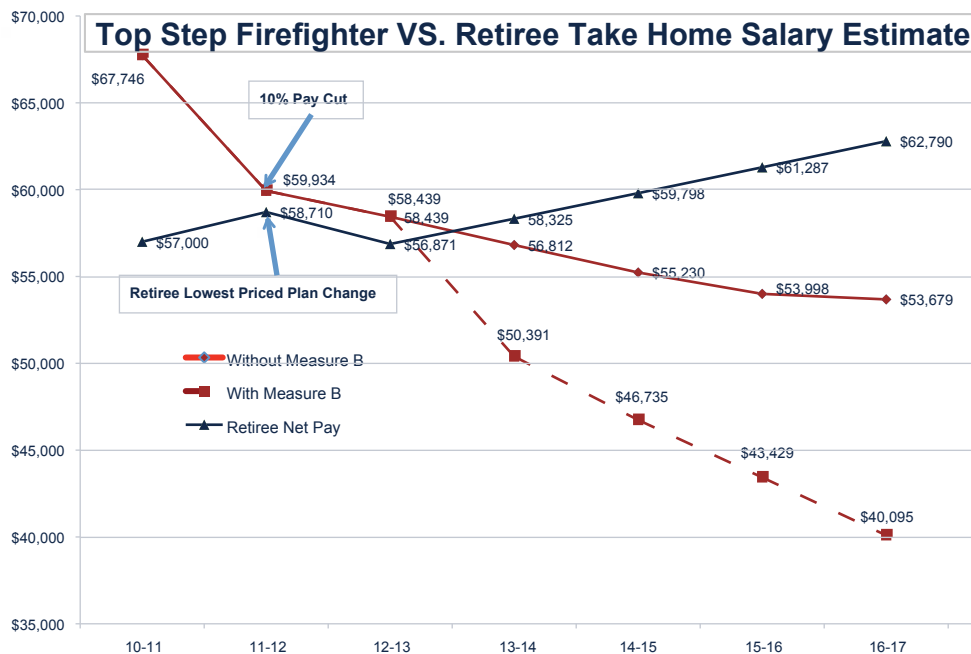
I hope all is well with everyone this holiday season.

This article is on the plight of the working firefighter. I believe it is important that we, as retirees, understand what is and has been happening to them. It has always been that the current working firefighters support the most recent retirees so when they get ready to retire the next generation of firefighters support them. In recent years, there has been a change and it has to do with the pension fund's unfunded liability (I'll talk about this in a future article).

So, let's start with the working conditions first and then get into the financial issues. In the last 4 years, five companies have been eliminated Hit29 (absorbed into T29), E30, E33, E34 and T3, and two companies (E20 and E35) have been "browned out." They have had many of the two-piece companies separated: E29 moved to Station 25 replacing E25, T4 to Station 30 and so on. This has created problems for second due companies as they are traveling further, delaying arrival times and manpower.

There used to be a minimum number of people on duty (196), but that is gone now. E29 and E30 are only staffed when there is an overage, with no one on vacations or out sick. Other stations can also be browned out. I spoke with a firefighter that had been only to Station 29, his home station, three or four times in the past year.

Now let's move on to the financials. It's important as retirees that we understand the impact to take home pay felt by working firefighters. The graph below displays the take home pay for a top-step firefighter with a base salary of \$97,263 and a retiree with a pension of \$75,000 (just for comparison purposes). The chart takes into account several factors: the 10% pay cut actives took in 2011, the decreased take home pay of retirees caused by the changing of the "lowest cost" medical plan, as well as the 3% COLA provided to retirees (which is both earned and deserved).



As you can see, the active fire fighter sees his take home pay decrease from \$67,746 to \$56,812 in the current year. Meanwhile, the retiree net pay saw an initial dip from the increased health care costs from 2011/2012 at \$58,710 to \$56,871 in 2012/2013, but rebounds in the current year to \$58,325. This, of course, demonstrates the absolute necessity of the COLA and the true damage actives have faced due to not receiving any pay increases, taking a 10% cut, and increasing their medical costs over the last several years.

If you look further at the chart, you will see the dotted line, which demonstrates the impact of Measure B on active fire fighters. No, that line is not a misprint. And absurd as it looks, it is not a joke. By 2016/2017 the total take home loss is 40.82%. It's the true impact of the City's Measure B on take home pay.

Morale in the stations is very low due to a combination of pay, poor Administration and the attitude from City Hall. Firefighters just do not feel like a valued employee. They are still doing a great job and doing more with less. Naturally, they have thoughts of leaving and going elsewhere, but unlike PD there are very few lateral opportunities available, so they would have to totally start over. They feel stuck and are very frustrated.

I can see why. Consider that if you took a 20% to 40% pay cut how would you survive? What would your marriage and family life be like? Would you lose your home? Unfortunately, this has occurred to many of them. And yet they still do the job, and if you ask them they love the job just not the ongoing strife.

So what can we do? You can become retired-active members of San Jose Fire Fighters, Local 230, for only \$5.00/month. You can attend the meetings, (ED Barber has not missed a meeting since becoming a member). PAC support is needed for the Dave Cortese campaign, continue to stay informed and VOTE! Try not to bring up how good you have it, they know. If you see a working Firefighter thank them! Buy them a cup of coffee, visit a station, bring dessert, show them you care after all you were them at one time and are still in your heart.

Update on Disability Retirements

Nick Muyo, Trustee, Police and Fire Retirement Board Report

When I joined the Retirement Board a year ago, there was a significant backlog of disability retirements waiting to be heard. One of the reasons for that backlog was simple: on the Friday before our Thursday meeting, trustees would get a UPS packet of 7-9 disability cases. Each case numbered somewhere between 100-300 pages. In response to that backlog, an ad-hoc disability subcommittee was formed. Their goal was simple: hear existing disability cases ahead of the full board; identify which cases were ready to be heard; send those through to the Board for review and return all others for completion or additional work.

Disability retirements are also coming under a great deal of scrutiny. To that end, recently, the Audit Committee of the Retirement Board (of which I am a member) took on a review of the Ad Hoc Disability Subcommittee, since it was time to either disband the subcommittee or form a permanent Disability Subcommittee. In the hopes of moving towards more autonomy, transparency and independence (which I support), the Audit Committee suggested a new committee made up of a Safety Trustee, a Trustee, a staff member, a lawyer and possibly the PFRB Director. I lobbied that the Committee should include a Safety Trustee so that someone with safety experience could be in a position to answer questions or put into context why/how certain injuries or conditions affect our jobs.

There was a legal issue with the makeup of the proposed subcommittee according to our legal counsel. The discussion was tabled until next month. I will keep you posted on this important subject.

Happy New Year 2014

I hope you all had a wonderful Christmas and here's wishing you good luck and good health in 2014. As always, details on our meetings are available on the Retirement Board's website at:

www.sjretirement.com/PF/meetings/agendas.asp

Nick Muyo, Trustee, Police & Fire Retirement Board
E-mail: sharx91@aol.com

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



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

visit our website:
www.retiredsjpoff.org

Volume 21
No.11
December 2013



The Billy & Spanner

Calendar of Events

1/1 El Rancho Steakhouse – Green, 3848 Monterey Road, San Jose -
408-629-1807

1/8 Hick'ry Pit – Gray, 980 E. Campbell Ave., Campbell (408) 371-2400

1/9 Association Meeting 11AM to 1PM at the San Jose

P.O.A. Hall, 1151 N. 4th St San Jose

1/15 City Diner – Tan, 2951 Monterey Rd., SJ (408) 269-5490

1/22 Burger Pit – Blue, 120 Blossom Hill Rd., SJ (408) 225-6030

1/29 Flames – Red, 1812 Hillsdale Ave., SJ (408) 723-8393

2/5 Goodies – Wine, 2201 S. Bascom Ave, Campbell 408-369-1236

Condolences

Ronald S. Bondi, Police Sergeant, retired October 4, 1997, died October 15, 2013.
Brian M. McNamara, Police Officer, retired February 14, 1994, died November 1, 2013.
David Stengel, Police Officer, retired April 1, 2001, died August 17, 2013.

Association Officers

Jim Spence, President	408-559-1573 president@retiredsjpoff.org
Mike Alford , VP of Police	408-857-2045 vpplc@retiredsjpoff.org
Ray Storms, VP of Fire	510 507-1136 vpfire@retiredsjpoff.org
Tom Scully, Secretary	secretary@retiredsjpoff.org
Larry Samarron, Jr. Treasurer	treasurer@retiredsjpoff.org

Directors-at-Large

David Bacigalupi, Jerry Ellis, Mike Moffett, Paul Schmidt, Paul Salerno, Jerry Boyer

Widows & Orphans Officers

President (COA) Bill McCluskey	408-497-1567
VP (SJA) Larry R. Chua	408-926-2709
VP (COR) Wes Good	408-985-7563
Secretary (SJR) Jerry Boyer	408-294-0783
Treasurer (SJR) Jerry Ellis	408-730-9974
Treas. Emeritus (SJR) Mike Moffett	408-867-0405

Police Benevolent Association Officers

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



2013 ANNUAL CHRISTMAS LUNCHEON





APPLICATION FOR THE ASSOCIATION OF RETIRED SAN JOSE POLICE & FIREFIGHTER



Association of Retired San Jose



Police Officers & Firefighters

P.O. Box 28041 • San Jose, CA 95159



***THIS ASSOCIATION IS YOUR REPRESENTATIVE IN MAINTAINING
AND NEGOTIATING BENEFIT IMPROVEMENTS.***

☐ Check here to apply to be an **Association** Member ☐ Check here to apply to be an **Associate** Member

ARTICLE III. Memberships

Section 2. Associate Membership

- a. Associate membership may be granted to any active member of the San Jose Police Department or the San Jose Fire Department.
 - (1) Associate members may attend any meeting or function of this association and are subject to its Constitution and By-Laws
 - (2) Associate members may be permitted to be active and have input and discussion of issues
 - (3) Associate members become unlimited members, (full membership with no restrictions) automatically upon their retirement from their respective departments

Dept: ☐ Police ☐ Fire

Name:

SS#:

Address:

City:

State:

Zip:

Phone Number: ()

Email Address:

How many years with Police or Fire Department:

Date Retired:

Spouse's Name

Single: ☐

How would you like to receive the newsletter: Hardcopy Mailed ☐ Emailed PDF ☐

Dues are set by the Association of Retired San Jose Police Officers & Firefighters - Please fill out the form on the back for Payroll Deduction

REMEMBER:

**You are a Police Officer or Firefighter until you RETIRE,
BUT, YOU ARE A RETIREE FOR THE REST OF YOUR LIFE!!!**

Make Checks Payable To:

AORSJPO&FF

(Association of Retired San Jose Police Officers & Firefighters)

P.O. Box 28041

San Jose, CA 95159-8041

Please fill out the information on the back

**AUTOMATIC DEDUCTION ELECTION FORM: MEMBERSHIP DUES IN THE
ASSOCIATION OF RETIRED SAN JOSE POLICE OFFICERS & FIREFIGHTERS**

I, _____ hereby AUTHORIZE the Department of Retirement Services to deduct my monthly membership dues to the Association of Retired San Jose Police Officers & Firefighters ("Retiree Association") each month from my retirement allowance, in the amount that is approved from time to time by the Retiree Association, and to send the amount so deducted directly to the Retiree Association on my behalf. I understand that the current membership dues are \$15 per month, but I understand and agree that the membership dues may be increased or decreased later, in accordance with the Retiree Association's rules. I agree that if the Retiree Association's monthly membership dues change, that change will automatically apply to the monthly dues deduction from my monthly retirement allowance. The dues will be sent directly to the Retiree Association in my name.

I further AUTHORIZE the Department of Retirement Services to provide the Retiree Association with my mailing address currently on file with the Department of Retirement Services and to update the Retiree Association with any changes that might later be made to my mailing address on file with the Department of Retirement Services.

**I UNDERSTAND THAT I MAY CANCEL AND REVOKE THESE AUTHORIZATIONS
AT ANY TIME BY DELIVERING A WRITTEN NOTICE OF CANCELLATION AND
REVOCATION TO THE DEPARTMENT OF RETIREMENT SERVICES AT LEAST 20
DAYS BEFORE MY NEXT SCHEDULED RETIREMENT ALLOWANCE PAYMENT.**

SIGNED _____ DATED _____

ADDRESS: _____

CITY/STATE/ZIP _____

RETURN TO: ARSJPOFF
P.O. Box 28041
San Jose, CA 95159-8041
