



The **Billy & Spanner**



PRESIDENT'S REPORT

By Ray Storms

This is my 48th year playing Santa Claus. Yes, I've been dressing up in that big red suit since I was 17 years old. To me, it embodies the true meaning of Christmas – thinking about and doing for others. And every year I like to share this very personal story about why I do it.

When I was 8 and my brother, Carl, was 6, Christmas was around the corner and my mom, a single mother of four, didn't have the money to buy all of us kids gifts. So my older sisters, Natalie, who was 15, and Phyllis, 13, selflessly offered to sacrifice their Christmas presents so that Carl and I could remain clueless about the family's financial struggles, and, thus, preserve the magic of Christmas in our young and innocent, albeit naive, minds.

Christmas morning rolled around, and we awoke to find my two older sisters had received nothing from Santa besides coal in their stockings. My brother, Carl, and I teased our sisters relentlessly, only learning years later about the sacrifice they had made at such a young age.

So every year at Christmas time, I strap on the Santa suit and get to see the children's' faces light up with joy, and the love and satisfaction it brings their parents, as a way to thank my sisters, Natalie and Phyllis, for what they did that Christmas – for Carl and I, but also for my mom. Love you guys, and thanks for the early lessons in life. They have served me well.

FIREFIGHTERS HELPING FIREFIGHTERS

On a separate topic, while at the Firefighter's Helping Firefighters meeting, a workers' comp attorney was there and discussed some things. One of which was presumption issues for firefighters, and they are heart attack, cancer, pneumonia, PTSD, hernia tuberculosis, and meningitis. All these are presumption issues for firefighters, and I know the law gives "x" amount of months for cancer. This attorney said to check with your attorney. There are ways around that time frame. And that goes for all of these presumptive injuries other common disabilities are orthopedic injuries, heart and lung conditions G.I. disorders, sleep disorders, and like I said cancer and PTSD.

**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.

WELCOME NEW MEMBERS

Steven J. Biakanja, SJFD

Stewart M. Davies, SJPD
Patrick Guire, SJPD

Shawn Rocha, SJPD

Honorio Silveira, SJPD

HOW TO COMBAT LONELINESS THIS HOLIDAY SEASON

Excerpt from: Danielle Fritze, Vice President of Public Education and Design, Mental Health America

"It's December, and the holiday season is in full swing. It's the time of year for good food, and good friends and family—at least for most of us. But for many others the holiday season can remind them of just how lonely they are," Fritz writes. "A person doesn't have to live alone to feel lonely. Loneliness can affect anyone who doesn't feel meaningful connections with other people."

Here are four tips for staying connected with loved ones during this holiday season:



MAKE COMMUNICATION A PRIORITY

Make a point to reach out to friends and family on or before the actual Christmas holiday. Keep the communication going in the new year by regularly setting aside time to talk. Don't feel restricted to small talk. You have a wealth of knowledge and experience to share.



ENCOURAGE AND FACILITATE SOCIAL ACTIVITIES THROUGH LOCAL ORGANIZATIONS

Senior centers and places of faith, like churches, temples and mosques, are ideal for meeting like-minded people and find opportunities for group activities. Ask a friend or family member to join you on your first visit to help reduce any anxiety or apprehension.



EXPLORE Hobbies AND OTHER AREAS OF INTEREST

Odds are that other people share your hobbies or interests, and there are opportunities for socializing around it. Even seemingly solitary hobbies can become social – avid readers can join book clubs; people who like to quilt or knit can join sewing or knitting circles.



IDENTIFY OPPORTUNITIES TO COMBAT LONELINESS AT ANY TIME

The internet and social media have created opportunities to communicate and connect with others at any time. Older adults who prefer talking on the phone can call The Friendship Line at 1-800-971-0016. The Friendship Line is available 24/7 for adults aged 60+ to offer a caring ear and friendly conversation, and it also offers outreach services.

RETIREMENTS

Javier Acosta, Police Officer, 25.23 years of service.
Thomas M. Boyle, Police Lieutenant, 26.76 years of service.
Kevin L. Erbe, Fire Captain, 26.86 years of service.
Jonas J. Escalera, Fire Captain, 28.13 years of service.
Bret Gervasoni, Battalion Chief, 29.10 years of service.
Nabil Haidar, Police Officer, 25.76 years of service.
Jon C. Hartman, Police Sergeant, 26.30 years of service.

Minh H. Le, Police Officer, 26.30 years of service.

Alex A. Lee, Fire Captain, 25.36 years of service.

Eric J. Magnuson, Police Lieutenant, 28.16 years of service.

Mario Pagcaliuagan, Firefighter, 25.00 years of service.

Scott M. Rosingana, Fire Engineer, 27.25 years of service.

Christopher J. Singleton, Police Sergeant, 27.22 years of service.

Craig G. Storlie, Police Lieutenant, 26.73 years of service.

Glen S. Thompson, Fire Prevention Inspector, 26.81 years of service.

Richard G. Tomlin Jr., Police Sergeant, 29.37 years of service.

Bach T. Tran, Police Officer, 30.01 years of service.

Eric M. Ulrich, Fire Engineer, 26.69 years of service.

Michael L. Villanueva, Police Officer, 25.50 years of service.

William B. Wargo, Fire Engineer, 21.10 years of service.

Bryant Washington, Police Officer, 27.18 years of service.

UNDERSTANDING OUR PENSION PLAN: ACTUARIAL VALUATION REPORT

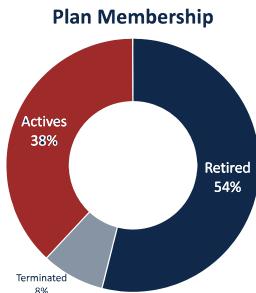
Somewhere there's a group of people who get ridiculously excited over the release of the Police & Fire Department Retirement Plan's Actuarial Valuation Report. We are not those people! However, the Actuarial Valuation Report is one of the most important documents the Retirement Board reviews and approves when it comes to managing our pension fund.

WHAT THE HECK IS AN ACTUARIAL VALUATION REPORT?

It is kind of like a high school report card, and a "holy" book rolled into one. That's because the report provides an assessment of the Fund's current status, from how much its funded to investment returns to the number of plan participants for the previous fiscal year. Additionally, the data accepted in the report becomes a baseline for many of the important decisions the Board will make for the coming year.

It's an audit, more or less, for financial nerds—not mere mortals. Regardless, we are going to do our best to break down key pieces of the report for you over the next few newsletters.

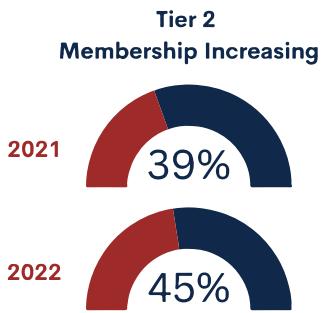
POLICE & FIRE PENSION PLAN MEMBERSHIP: WHO IS IN THE CLUB?



Every actuarial report provides different demographics of plan membership. Plan membership is generally considered as active employees, retirees, and terminated/non-vested members. In looking at comparing just actives to retirees, the numbers are interesting: 54% of plan members are retirees while 38% are actives. Because the Plan is a majority retirees, it presents different management challenges than before because as the Plan's funded status goes down due to investment losses, assumption changes, or other factors, the plan needs higher contributions to cover the cost of those in "pay status" or retirees. More on that in the future.

Another demographic shift that is creating a number of challenges for SJPOA, Local 230 and the City is the increasing number of plan members who are in "Tier 2." Recall that former Mayor Chuck Reed's war on pensions ultimately created a "two-tier" pension system. In actuarial terms, Tier 2 employees are cheaper. Their benefits are not as good (less expensive), and the amount the employee pays toward the total pension cost is higher than Tier 1 employees.

In 2021, 61% of active employees were Tier 1 and 39% were Tier 2. As of June 30, 2022, 55% of actives were Tier 1 while 45% were Tier 2 employees, and that gap will rapidly close as Tier 1 employees retiree.



What does this mean? A Tier 1 Police Officer gets paid the same wage as a Tier 2 Police Officer, but he will retire with a more lucrative pension that he pays less out of pocket for than the Tier 2 Police Officer. This split in costs and benefits is very beneficial in reducing the Plan's long-term liabilities (the amount the plan owes to cover benefits) but creates an inherit unfairness between employees. We all warned the City about this harmful impact, but those concerns fell on deaf ears. Now, every contract negotiation is a literal juggling act to try and create some sort of balance between employees.

Stay tuned next month when we discuss some of the impacts of these demographics on the pension plan. Exciting stuff coming your way!!



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

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visit our website:
www.retiredsjpoff.org



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 ASSOCIATION
MEETINGS

Our next meeting will be on January 12, at 11 AM at the SJPOA Hall. Lunch begins at 11 AM, and the business portion will begin at 11:30 AM for those joining by Zoom. The SJPOA Hall is located at 1151 N 4th St, San Jose, CA 95112. Check your emails for updates if you want to attend via Zoom.

CONDOLENCES

Claud A. Furnare, Retired San Jose Police Officer #1438 passed on November 24, 2022.
David Samsel, Retired SJPD Sergeant #1197 passed on December 11, 2022.
Mike Nichols, Retired SJPD Sergeant #1383 passed away in December 2022.

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