



The **Billy**&**Spanner**



PRESIDENTS REPORT

By Ray Storms

So I turned 65 in October so I am now in medicare. I filled out everything properly and turned it in to Retirement Services well in advance of the due date. On 8-15-22 I received a new card and my Primary Care Physician was changed! I called to get this straightened out. They said my doctor was not in Network! How could this be as he had been my Doctor for over 25 years. I had to contact my doctors office to try and straighten it out. More calls to Anthem finally one of the Anthem representative in late September had called my doctors office and determined I was good to go and would get a new card in the mail.

Three weeks go by no new card went to my portal and the doctor had not been changed! So I called Anthem the gentleman answering the phone put me on hold numerous times trying to figure out. Told me he would have to call me back that was on Wednesday 10-26-22. By Friday no call from anyone. I spent the next 4 hours on the phone only to find Hills Physicians group had not signed a contract so I am losing all my doctors. So I called Tanya at retirement services, she said I wish you had called me first in August. She explained the problem to me with ease. Please if you are turning 65 verify you doctors are in the system and you can do that checking for the doctors in your area through the Anthem.ca.com site. Tanya is a great resource as the Anthem Rep at Retirement Services.

UNDERSTANDING OUR PENSION: THE STOCK MARKET CRASHED, NOW WHAT?

When Wall Street takes a dive, does our pension fund go down with it? No. Sort of. Maybe. As with all things pension-related, it's complicated.

The Pension Plan essentially relies on three income streams to pay for our pension benefits: employer contributions (the City), employee contributions (us) and investment earnings. Because the Pension Plan has a complex investment strategy, we cannot assess the Plan's performance based solely by looking at the stock market. However, when the overall market takes a serious hit, it's safe bet that the Plan's investments are taking a major hit as well. The reverse is true as well, when the market catches fire, the Plan generally will see an increase in its returns.

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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

Daniel Anderson
Corey Green
Robert Lalonde
Shane Lueddeke
Jeff Riley

HOW TO PREVENT MENTAL FATIGUE & INFORMATION OVERLOAD

Cal Newport, PhD, Associate Professor, Georgetown University

Submitted by Walter Bugna, VP of Fire

“There are several things you can start doing today to combat information overload and give your mind some much-deserved recovery time,” Newport writes.

1. Never underestimate sleep.



A lack of sleep can result in feelings of heightened stress, anger, sadness and mental exhaustion. Ensuring you get the restorative sleep your mind needs can dramatically improve your mood and is a great way to help combat overload and mental fatigue.

2. Take control of your notifications.



If you’re starting to feel overwhelmed by the number of notifications hitting your phone screen or watch face, take back control. Under Settings, go to Notifications and disable all of those that don’t deserve your attention.

3. Feeling bored or overwhelmed? Start a new routine.



If the pandemic has forced you to change your daily routine, take the opportunity to create a new one. Choosing to start your days with a casual walk down the street rather than a sprint through your email inbox or halting your daily information consumption a couple of hours before bed can significantly help your mental and physical state.

4. Use your tech to schedule breaks.



Set your phone’s alarm or calendar alerts to create breaks for yourself. Carving out time just for you – to stretch, walk to get lunch or just grab a cup of coffee in silence – gives your mind and body time to rest and reflect.

UNDERSTANDING OUR PENSION

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Is the Pension Plan in shambles now due to the market? Not necessarily. The Plan uses an accounting method that buffers against large market swings (both up and down). It’s a process called “smoothing” which spreads the impacts of gain and losses over five years.

Here’s how it works. Let’s say the Plan earned a \$100 million profit for 2021. Rather than take the entire \$100 million profit and apply it to the beginning of 2022, the Plan breaks it up into 5 payments (credits) over the course of 5 years (\$20 million a year). So, in 2022, the Plan will credit \$20 million towards the Plan’s liabilities (what it owes in benefits). The Plan will likewise apply \$20 million to 2023, 2024 and so on. If the plan lost \$100 million in 2021, the same process would apply in terms of experiencing the loss.

Why do this? It protects the Plan from short-term fluctuations that could lead to damaging financial decisions down the road. Remember that for pensions, you want to invest like the tortoise (slow and steady) versus the rabbit (fast and now). A one-year loss will not necessarily threaten the fund. Repeated losses, however, very well could.

There’s no need for alarm now. This is why, however, it is important that the Retirement Board makes smart, long-term decisions on behalf of the Fund and those they are responsible to protect, us.

You are cordially invited to the
**Association of Retired San Jose
Police Officers & Firefighters**

**Annual
Christmas Luncheon**
as our guest

**Thursday,
December 8, 2022**

**Doors open at 11:00 AM
Buffet from 12:00 PM to 1:00 PM**

**S.J.P.O.A. Hall
1151 North 4th Street
San Jose**

**Please RSVP by December 1 at:
[https://www.retiredsjpolicefire.org
/christmas-luncheon-2022/](https://www.retiredsjpolicefire.org/christmas-luncheon-2022/)**



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

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visit our website:
www.retiredsjpoff.org

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

 ASSOCIATION
MEETINGS

There is no Association meeting for the month of December due to the Christmas luncheon.

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.

RETIREMENTS

Steven Biakanja, Fire Captain, 25.23* years of service.

Rick Eli Cardenas II, Police Officer, 25.70* years of service.

John H. Cary, Police Sergeant, 29.96* years of service.

Daniel Paul Guerra, Police Officer, 31.65* years of service.

Patrick Guire, Police Sergeant, 27.48* years of service.

Alex Pons, Fire Engineer, 22.78* years of service.

Honorio M. Silveira, Police Officer, 25.87* years of service.

CONDOLENCES

Gerald Gradia, Retired San Jose Fire Engineer, passed on November 4, 2022

Clarence "Bobby" Wells, retired SJFD Captain, passed away on October 31, 2022. Bobby served the SJFD from February 1977 until his retirement in January 2006.

ASSOCIATION OFFICERS

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