



# The Billy & Spanner



## PRESIDENT'S REPORT

By Ray Storms

Well, 2021 got off to a tumultuous start and it is showing no sign of letting up. From political unrest to a new President to the new mutations of the coronavirus, I think its safe to say that we should not expect calm seas after the disastrous 2020.

On top of all that, locally, vicious winter storms threaten some our homes and safety with flooding and mudslides—hazards created by a summer of destructive wildfires. No one person can handle the stress and trauma of all this alone. Strong family ties and friendships can help us all weather these storms, literally. But, you also have this Association.

Just as we did in the summer, we will be keeping a watchful eye on the impacts of the coming storms on all of our members. While we do our best to reach out to impacted members, If you need help, please do not hesitate to contact myself or any boardmember. Or if you live in an impacted area and are doing OK, reach out and let us know.

We're also looking at intensifying our efforts in 2021 on different projects such as charitable/community endeavors, political action and member education. If you have some spare time and are looking for something meaningful to help occupy your time or distract you from the craziness, let me know.

Please be safe and take care of yourself, and know that your Association is here for you.

## ENERGY SAVINGS ASSISTANCE PROGRAM

By Gary Johnson, Director

If you're looking to cut your energy costs and make your home more efficient, there is a program for retirees you should take advantage of PG&E's Energy Savings Assistance Program.

The Energy Savings Assistance Program is a no-cost electrical and gas conservation and weatherization program that upgrades homes, apartments, and mobile homes. Potential improvements include weather stripping around doors, replacing broken windowpanes, upgrading attic insulation, converting to LED light bulbs and light fixtures, new showerheads, smart power strips, and faucet aerators and caulking of leaks in kitchen or bathroom sinks, and installation of water heater blankets.

The program also allows for the replacement of refrigerators to ensure you have energy-efficient appliances. Each home receives a carbon monoxide and gas leak safety check on any gas-related items in the home, as well as pressure ....

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visit our website at [www.retiredsjpoff.org](http://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](mailto:believe42218@earthlink.net) if you want a copy. Please include your name, current phone and current mailing address in your e-mail.



## 6 SELF-CARE STEPS FOR A PANDEMIC — ALWAYS IMPORTANT, NOW ESSENTIAL

From Livestrong.com | Submitted by Walter Bugna, VP of Fire

Endurance exercises, which benefit the heart and circulatory system, include walking, bicycling, swimming and dancing. Rebounding on a mini trampoline is another option — assuming you get the okay from your healthcare provider first. A jumping session is low-impact, gets your heart rate up, and may help improve balance, according to one recent study. If you're already active and physically fit, try more strenuous endurance exercises, such as hiking, jogging or tennis. For an added bonus, exercise with a buddy who can help you stay motivated and provide valuable social interaction.

### Stay Strong

With age comes both bone and muscle loss, the latter of which slows down your metabolism and can lead to unwanted weight gain. Strengthening activities, which build muscles, boost metabolism and strengthen bones, include lifting free weights, using resistance bands, squatting while holding onto the side of a chair or doing push-ups on the wall. Research suggests that joining a strengthening exercise class at the local gym, city recreation center or senior center can provide the added perk of social interaction and help you stay committed.

### Find Your Balance

Balance exercises are essential to minimizing your risk of falls, which can result in serious complications for seniors. Unsure of where to begin with balance exercises? A recent study found that eight weeks of bi-weekly hatha yoga classes improved balance and gait, and significantly reduced the risk of falls in older adults. If you can't get to a yoga class, some simple balance exercises that you can do anywhere without equipment include standing on one foot, and getting up and down from a chair without holding onto the chair. You can also try walking heel to toe, by placing your heel directly in front of the toes of your opposite foot as you walk.

## ENERGY SAVINGS ASSISTANCE PROGRAM (Continued from Pg. 1)

testing of the air conditioning and heating ventilation systems to ensure that there are no blockages or holes that allow warmed or cooled air to escape.

As part of this energy conservation program, PG&E will place the customer on the PG&E CARE discount program, which allows them to save 20% to 35% each month on their bill if you are not currently enrolled in the CARE program. The Energy Specialist will assess the home for other possible energy-saving measures.

The Energy Savings Assistance Program is funded through an energy tax that PG&E customers pay as part of their monthly bill. The customer must have PG&E service, and the house must be more than five years old. There are federal, state, county, and local programs that automatically qualify someone for the program, such as being a Medicare, Medicaid, or a Social Security recipient. There are numerous other programs you may qualify through the program. Here is a short video that explains more:  
<https://youtu.be/NsFcFCddMHM>

If you want more information or to determine if you qualify, you can contact Sal Talamo, the area representative, at (831) 854-8111.

# MORTGAGE YOUR FUTURE: THE GOOD WAY

By Larry Samarron, Treasurer

As your treasurer, I'm just a numbers guy. You know 1,365 members, addition, subtraction, and no rubber checks. That's important. We have well over a million dollars in assets now, which is a significant financial milestone. If you are interested in details, tune in to one of our monthly meetings on Zoom or by phone conference. That's it for company business.



Let me start off, I'm not a professional financial advisor and have no credentials or letters after my name. I only have real-world experience in the real estate investment community. In case anybody hasn't noticed, mortgage rates are at the lowest rates ever. Those of you who have loans outstanding should be running to your lending institution to refinance at a lower rate. Don't be shopping around for the lowest rate; they are all very competitive. I started looking when rates were 3.25%, and in the three months to close, the rate fell to 2.78%.

Many banks are only refinancing, not allowing cashouts; some credit unions are refinancing with cashouts. Did you know that many credit unions have excess cash? That's good for savers but hurts credit union business. Many services from the credit unions are free, so the interest on the loans pay our dividends. No loans mean no dividends in a nutshell.

Many of us are on fixed pensions (I haven't forgotten the 3% COLA) with small home loans compared to today's home values. Why not get a new 10 to 30-year loan at a low rate? This payment could possibly be lower than what you are paying now. Better yet, maybe pull out some cash and not have a payment increase; yes, this is possible for some situations.

We seniors can still qualify for 30-year mortgages, and better yet, our Retirement Services Department will write a pension qualification letter to your lender describing our lifetime income and 3% COLA. Lenders love this. So, start looking.

I recommend our credit unions, FF1CU or P1CU. Also, I like to mention that I believe in having a mortgage over my head, which I can manage. I truly believe this is the best kind of debt you can have. It comes with tax advantages.

How's that for a discussion? If I offended anyone talking about finances, I apologize. I grew up learning to never talk about finances. No one ever spoke of money. I'm trying to break through this barrier by teaching my daughter to understand money issues. So, naturally, this forum jumped out to me. If you like this kind of talk, let me know. You can reach me via email at [treasurer@retiredsjpoff.org](mailto:treasurer@retiredsjpoff.org)

## CONGRATULATIONS ON YOUR RETIREMENT

**ROBERT D. ADAMS**, Fire Captain, 25.49 years of service.

**GREGORY W. ALAMEDA**, Fire Captain, 24.96 years of service.

**FABRICE P. BELLINI**, Police Sergeant, 22.80 years of service.

**HUNG T. BUI**, Police Officer, 25.28 years of service.

**ROBERTO M. GARCIA**, Fire Engineer, 29.94 years of service.

**BRETT D. JOHNSON**, Police Officer, 31.57 years of service.

**AMIR KHALIGHI**, Police Sergeant, 27.24 years of service.

**CHRISTOPHER KNOPF**, Assistant Police Chief, 28.96 years of service.

**JASON A. KRASSOW**, Fire Inspector, 25.74 years of service.

**MICHAEL R. NELSON**, Firefighter, 20.08 years of service.

**ALCIBIADES PENA JR.**, Firefighter, 23.06 years of service.

**THOMAS M. READ**, Fire Captain, 25.70 years of service.

**DOMINGO SANCHEZ**, Police Sergeant, 29.09 years of service.

**CARL SHEPPARD**, Police Sergeant, 26.41 years of service.

**MICHAEL TRUDEAU**, Police Sergeant, 2.81 years of service.

**JIM A. URETA**, Police Sergeant, 28.53 years of service.



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

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visit our website:  
[www.retiredsjpoff.org](http://www.retiredsjpoff.org)

Volume 29  
No. 1  
January 2021



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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 February 11, 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](mailto:secretary@retiredsjpoff.org) to get on our list. See you on Zoom!

## CONDOLENCES

SJPD Officer George de la Rocha #2052; passed 1/22/2021  
SJPD Sgt. Don Moore #2235; passed 1/22/2021  
SJPD Officer Joe Vasta #1422; passed 1/23/2021  
Retired SJPD Officer Raymond "Jay" Wendling

## ASSOCIATION OFFICERS

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Larry Samarron, Jr. Treasurer	<a href="mailto:treasurer@retiredsjpoff.org">treasurer@retiredsjpoff.org</a>

## DIRECTORS-AT-LARGE

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

## WIDOWS & ORPHANS OFFICERS

President (COA) Jeremy Wise	831-566-7624
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Treasurer (SJR) Jerry Ellis	408-730-9974
Treas. Emeritus (SJR) Mike Moffett	408-867-0405

## POLICE BENEVOLENT ASSOCIATION OFFICERS

President - Ernie Alcantar, Vice President - Steve Windisch,  
Sec-Treasurer - Larry Lundberg, Sgt at arms - Bob Moir [www.sjba.net](http://www.sjba.net)