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Federated Board Sets Contribution Rates

The Board of Administration for the Federated City Employees' Retirement System accepted the results of the actuarial study from their actuary Gabriel Roeder Smith and Company (GRS) at its January 2008 meeting.

There are two components to the contribution rates.

The first part funds the retirement plan itself and the second funds the retiree medical plan.

The results of the valuation concluded favorably for the retirement plan with an increase in the funded ratio and a slight increase in required contributions.

However, for the Retiree Medical Plan the results were not as favorable. There was a decline in the funded ratio and an increase in the required contribution. The actuarial losses to the medical plan were a result of higher premiums and more retirees receiving benefits than previously assumed.

Every two years the Federated Retire-

ment Board commission's an actuarial valuation. This is an important function of any retirement board. An actuarial valuation provides the retirement board with an estimate of the funding needed to meet obligations. The Board works with their actuary to develop as-

sumptions that will aid in the calculation of the level of contributions needed to fund the future benefits for the members. The study was prepared using data as of June 30, 2007. The

sources of the data used included member demographics, financial, benefit and contribution provisions and actuarial assumptions.

Since the last actuarial valuation in 2005 the overall funded ratio has increased to 82.8% from 80.9%. The Funded Ratio is the ratio of the actuarial value of assets to the accrued liability of the plan. For changes in contributions rates see **Contributions Chart, on page 6**



Blue Shield Offers Healthy Lifestyle Rewards

Once again, Blue Shield is offering to its members the opportunity to participate in its *Healthy Lifestyle Rewards Program*. New to the 2008 experience is the addition of WebMD. WebMD will provide Wellness Assessment and Healthy Living Program content.

The *Healthy Lifestyle Rewards Program* allows member subscribers to earn up to \$175 by taking part in the program.

Participants will receive:

- Rewards are offered for participation for 36 weeks in 12-week increments during a 52-week period.
- \$25 for completing a Wellness Assessment.
- \$50 for each 12 weeks of involvement.
- Participation does not have to be for consecutive weeks.

In 2008, rewards will be offered as re-loadable debit cards, instead of paper checks and merchandise.

Upon redeeming their first reward, participants will be mailed a prepaid Visa debit card. Subsequent re-

wards will be electronically loaded to the same card within 1 to 2 days after they are redeemed. **Participants must keep their cards!**

Though the Healthy Lifestyles Rewards are a great incentive, the biggest reward will be developing a healthier lifestyle. The monetary rewards are offered only to subscribers; however, their dependents may access the Healthy Lifestyle Content.

The new content was designed to meet the growing demand for wellness-related programs. The new WebMD content will include: exercise, smoking cessation, stress management, nutrition, and weight loss. Participants will also be able to access twelve “Information Centers” and thirty-two “Conditions Centers” which provide participants with mini-assessments and links to in-depth information on several important health issues such as substance abuse, cancer prevention and anxiety control. There will be a wide variety of interactive tools offered. Logging on and using the tools counts as a weekly credit toward a reward.



Board Meeting Schedule @ 1737 North First Street Room 600

Month	Police and Fire Board of Administration	Federated Board of Administration
March	March 6, 2008 @ 8:30 AM	March 13, 2008 @ 8:30 AM
April	April 3, 2008 @ 8:30 AM	April 10, 2008 @ 8:30 AM
May	May 1, 2008 @ 8:30 AM	May 8, 2008 @ 8:30 AM

All Meetings are Held:

Retirement Conference Room

The City of San José Retirement Department
1737 N. First St., Suite 600,
San Jose, CA. 95112-4505



Get to Know Us Better—Debbi Warkentin

By Rhonda Snyder

Give me a “D”, Give me an “E”, Give me a double “BB”, and “I”. What’s that spell? DEBBI !!! . . .

As in our own Debbi Warkentin, or as we call her here, Ms. Five-Star General Debbi Warkentin.

She is one of the vivacious and powerful “Movers and Shakers” behind Retirement Services tremendous success as a department.

Debbi has been with the City of San José since 1990, and Retirement Service since 1991. She has an uncanny ability to remember exact details of history, names, places, and City protocol.

She always sets her goals at the level of excellence+10, and with drill sergeant accuracy, encourages

staff that every thing that leaves this office goes out well done.



She is responsible for supervising the Reception area, the Board packets, and first line support to the administration. Basically, every thing that comes in, and everything that goes out, goes past Debbi. She is our strong “Gate Keeper.”

On the fun side, she loves to golf and shower attention on her two dogs, and alter egos, Gidget and Penni. Gidget is staunch, the boss, and doesn’t mess around—at all. Penni is a bundle of fun, caring, cuts loose, and loves (to eat) pillows, books and jewelry! Gidget and Penni are shown with house guest Alaska on the left.

You are unique, and if that is not fulfilled, then something has been lost.
Martha Graham (1893-1991) Dancer and choreographer

Judy Powell Retires from Retirement Services

By Donna Busse

Judy Powell is retiring effective February 23, 2008, after over 11 years of service with the City of San José.

Judy spent nearly 7 of those years with the Department of Retirement Services. She started as a Staff Technician in the Investment Group and later promoted to Analyst. She worked diligently for both the Federated City Employees’ Retirement System and the Police and Fire Department Retirement Plan. She was responsible for many of the staff quarterly investment reports, manager to bank reconciliations, proxy voting, and contract administration, just to name a few of her duties. She also played an integral part in

the production of the Comprehensive Annual Financial Report for the two retirement funds.

We will certainly miss Judy as a dedicated part of our Retirement Services Team, but wish her a very happy retirement!

Goodbye Colleen Hy

Retirement Services says goodbye to Colleen Hy. Colleen’s husband took an assignment in Southern California. Colleen was the Senior Accountant for both systems and her services will be missed. Her co-workers wish her the best.

November, December and January Retirees

Name	Position	Department	Years
Victor M. Tapia	Fire Engineer	Fire Department	33.51
Paul G. Dini	Police Officer	Police Department	32.36
Michael J. Sterner	Captain	Police Department	31.08
Kenneth Ferguson, Jr	Deputy Chief of Police	Police Department	31.01
John J. Leone	Senior Maintenance Worker	Parks, Recreation, Neighborhood Svs.	30.61
Ernest Carter	Captain	Police Department	30.35
Gloria Gill	Staff Tech	Human Recourses	30.09
Michael L. Horning	Assoc. General Operation Supervisor	Environmental Services	30.09
Gary D. Van De Pitte	Equipment Mechanic Assistant II	General Services	30.06
Rick Vargas	Heavy Equipment Operator	Transportation	30.04
Christopher Chacona	Building Rehabilitation Inspector	Housing	30.00
Brian A. Long	Police Officer	Police Department	29.80
James P. O'Keefe	Police Officer	Police Department	29.70
Ruben Guizar	Deputy Chief	Police Department	29.46
Jess M. Sanchez	Police Officer	Police Department	29.30
Leslie R. Nunes	Lieutenant	Police Department	29.27
Edward Zarate	Sergeant	Police Department	29.21
Charles T. Younis	Assistant Chief	Police Department	29.17
Ronald L. Helder	Sergeant	Police Department	29.00
Edward C. Marini	Police Officer	Police Department	28.77
Raymond L. Villarreal	Police Officer	Police Department	28.60
Jose R. Montes	Sergeant	Police Department	28.55
Jorge I. Gonzalez	Sergeant	Police Department	28.50
Stephen Peralta	Equipment Mechanic	General Services	28.33
Raymond C. Barrera	Sergeant	Police Department	28.29
Robert La Mantia	Metal Fabrication	General Services	28.18
Sharon M. Miceli	Latent Fingerprint Ex II	Police Department	28.05
Ronald H. Thomassin	Police Officer	Police Department	27.61
Domingo Rico	Police Officer	Police Department	27.58
Thomas M. Hogan	Senior Accountant	Environmental Services	27.44
Scott A. Cornfield	Lieutenant	Police Department	27.34
Romulo P. Macias	Police Officer	Police Department	27.23
Nicholas M. Muyo	Sergeant	Police Department	27.22
Gene Kischmischian	Police Officer	Police Department	26.84
Richard Sanchez	Police Officer	Police Department	26.78
Michael W. Ross	Lieutenant	Police Department	26.77
Jon Johnson	Sergeant	Police Department	26.74
Louis P. Zapata	Police Officer	Police Department	26.15
David M. Gutierrez	Assistant. Fire Marshall	Fire Department	26.14
Felipe B. Flores	Sergeant	Police Department	25.93
John D. Weidner, Jr.	Sergeant	Police Department	25.26
Adam Strempel	Senior Engineer	Public Works	25.22
W. John Spencer	Information Systems Analyst	Information Technology	24.47
Jose Espinoza	Building Inspector, Supervisor	Planning Building/Code Enforcement	24.10

November, December and January Retirees

Name	Position	Department	Years
Gerald Kohlmann	Battalion Chief	Fire Department	23.24
Robert Lutz	Gardener	Parks, Recreation, Neighborhood Svs.	23.10
Andrea Schacter	Librarian II	Library	22.86
Maninder S. Trewn	Yard Master	Environmental Services	22.37
Edwin Agatep	Associate Engineer	Transportation	22.36
Reynaldo Tolentino	Analyst II	Airport	22.02
Gary B. Getreu	Sergeant	Police Department	21.20
David Rodriguez	Real Property Agent II	Public Works	21.18
Lawrence Daeumler	Supervising Building, Inspector	Planning Building/Code Enforcement	20.11
Teresa H. Li	Sr. Accounting Clerk	General Services	19.38
Robert C. Brenkwitz	Plant Operator	Environmental Services	19.20
Stephen D. Schrag	Building Manager	Public Works	19.08
Martin P. Hogan	Police Officer	Police Department	18.80
Linda Angulo	Accounting Tech	Environmental Services	18.39
Roy A. Hovey	Sr. Public Safety Dispatcher	Fire Department	17.95
Wayne A. Scott	Equipment Mechanic	General Services	17.90
Kenneth R. Warren	Supervising Applications Analyst	Information Technology	17.74
Aletha L. Johnson	Police Data Spec II	Police Department	17.34
Kenneth Lee	Chemist	Environmental Services	17.21
Cheryl Gutierrez	Office Specialist II	Parks, Recreation, Neighborhood Svs	16.96
Stephen Ottens	Painter	Airport	16.71
Janice DeWitt	Office Specialist II	Environmental Services	16.21
Cori L. Smith	Sr. Public Safety Dispatcher	Police Department	15.10
James J. Prandi	Planner II	Planning, Building/Code Enforcement	12.84
Mark Linder	Deputy City Manager	City Manager's Office	12.63
Richard Zehring	Police Officer	Police Department	12.19
Kirk A. Seal	Firefighter	Fire Department	11.89
Joseph W. Duarte	Carpenter	General Services	11.37
Julian Misra	Senior Plant Operator	Environmental Services	10.47
Martha Dreier	Administrative Assistant	City Council	10.29
Mary Beth Baglione	Staff Analyst II	Human Resources	9.46
Gil Candelaria	Parking Manager	Transportation	7.41
Scott Ruzyllo	Security Officer	Convention, Arts and Entertainment	6.50
Richard Flemate	Maintenance Assistant	Parks, Recreation, Neighborhood Svs	6.36
Tammy L. Dunn	Custodian	Airport	6.08
Deborah A. Westwater	Development Specialist	Housing	5.46

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his is the time of year when people start going to places where they can pay \$200 a day to experience the same kind of heat they were complaining about in August.

Author unknown

Brown Bag Classes Excellent Opportunities for Young Employees

Young employees believe that they are going to live forever! That's great! What they don't realize is that this is a good time to begin saving for a more comfortable future. Planning now will give your savings time to grow.

Retirement Services is offering brown bag classes that will aid young employees in planning for their future.

"Financial Planning for Your Future I & II" (Retirement Planning for Early Career) are an excellent classes. They are highly recommended for those who want to take charge of their financial future during the early years of their career.

You will learn such things as easy and creative ways

to save; ten important wealth building tips; personalized risk tolerance; tools to manage risk; and how to establish regular investment plans for all of your goals.

"Understanding and Managing Flexible Spending Accounts" (FSA) is one of the most valuable benefits provided in the workplace for medical and dependent care expenses. However, many people overlook utilizing this benefit or forfeit tax savings. Through real life exercises and interactive discussion, participants will gain in-depth knowledge to understand and manage flexible spending accounts.



Give ... Even a Little Means a Lot!

Thank you to all the retirees that participated in this years Combined Giving Campaign.

Fifty-two retirees contributed for a total of **\$11,353.00** all of which will be used for local causes. With contributions as little as \$12 annually the total really demonstrated the mantra of the campaign ...even a little means a LOT!

Those retirees that indicated a monthly contribution began to see the deductions from their benefit checks with their January payment and the charitable organizations will begin receiving their checks in February.

It is good to see our retirees giving back to their community in such a generous fashion.

Contributions Chart

continued from page 1

The chart below shows the changes to the contribution rates when comparing the 2005 valuation to the 2007 valuation for the Federated Retirement System.

Federated System Valuation	2005	2007	% Change
Employer Contribution – Pension Plan	18.16%	18.31%	.83%
Employer Contribution – Health Plan	3.82%	5.25%	37.43%
Employer Total Contribution	21.98%	23.56%	7.19%
Employee Contribution – Pension Plan	4.26%	4.28%	.47%
Employee Contribution – Health Plan	3.32%	4.65%	40.07%
Employee Total Contribution	7.58%	8.93%	17.81%
Combined Employer and Employee	29.56%	32.49%	9.91%

Making Your Home Fall-Proof



Retirement provides more freedom than most of us have ever known. Maintaining an independent life-style is essential to that freedom. By making your home fall-proof you can live a more self-sufficient life for a

much longer period of time.

As we get older or care for elderly relatives getting around the house can become riskier. Injury from falling is a leading cause of injury deaths among adults age 65 and older. The combination of health problems such as poor eyesight, side effects of medication, weakness in the legs, loss of balance and common hazards daily lives including loose rugs, poor lighting, and household clutter can pose a serious obstacles to an independent lifestyle.

To help fall-proof your home and reduce the risk of falling in your everyday activities:

- Remove items that you are likely to trip on such as cords and furniture in and around walk ways
- Keep doorway thresholds flush with the floor
- Secure throw rugs
- Remove furniture or other sharp edged items around walk ways
- Clean spills immediately and use non-skid wax on floors
- Keep your home well lit
- Insure that you have sturdy handrails around stairs
- Install handrails in the bathtub.
- Place non skids decals on the bathroom floor.
- In snowy areas be sure to sprinkle salt or cat litter on slipper steps and walk ways
- By placing items on lower shelves you will reduce your risk of falling.
- If you have to climb to retrieve an object use a step ladder with handrails.
- Limit the number of items you carry.
- Wear low-heeled shoes that fit well and give you adequate support.

Retirement is a time to be active, independent and injury free. Time spent fall-proofing your home is time freed for fun.

Brown Bag Schedule of Classes

Date	Topic	Location
March 11 @ 11:30 AM	Federated Benefits	City Hall Wing - 119
March 18 @ 11:30 AM	Organizing and Managing Your Finances Electronically	City Hall Wing - 119
March 21 @ 11:30 AM	Federated Benefits	City Hall Wing - 119
March 25 @ 11:30 AM	Financial Planning for Your Future—Young Career Part 1	City Hall Wing - 119
April 1 @ 11:30 AM	Financial Planning for Your Future—Young Career Part 2	City Hall Wing - 119
April 8 @ 11:30 AM	College Funding: Investment Strategies and Financial Resources	City Hall Wing - 119
April 15 @ 11:30 AM	Investing in Real Estate	City Hall Wing - 119
April 22 @ 11:30 AM	Understanding and Managing Flexible Spending Accounts	City Hall Wing - 119

In Memory Of			
Name	Department	Retired	Passed Away
Delores Boles	Park, Recreation, Neighborhood Services	2/8/1997	11/21/2007
Richard F. Boone	Police Department	5/25/1990	10/11/2007
William S. Bowers	Airport Department	12/17/1997	8/28/2007
Robert A. Caltabiano	Fire Department	6/6/1982	7/23/07
Pauline Hawkins	Communications Department	8/1/1973	9/23/2007
Robert W. Hurley	Attorney's Office	6/30/1979	11/23/2007
George M. Imamyura	Public Works	1/6/1979	9/3/2007
Merle W. Johns	Police Department	9/1/1991	10/13/2007
Robert S. Kimball	Public Works	1/6/1968	9/01/07
Rose Leonardini	Planning Department	6/30/1978	10/30/2007
Enrique Pedraza	Public Works	1/4/2003	10/16/2007
John C. Puckett	Police Department	Active	8/13/2007
Gary Rogers	Convention Arts and Entertainment	9/14/1995	10/31/2007
Felipe Saavedra	Park, Recreation, Neighborhood Svs	Active	10/28/2007
Edward T. Steele	Fire Department	4/7/1985	10/3/2007
Tom Ueda	General Services	10/4/1987	11/17/2007
Shoji Yamashita	Park Maintenance	1/6/1991	9/28/2007

Kaiser Members have Access to Healthy Life Styles

Quit smoking today...for the fourth time.

Reduce stress...when she's got time.

Run 12 miles a day...in his dreams.

Start a healthy diet on Monday...again.

If you have the desire to improve your health but not the tools, we can help. Kaiser Permanente members now have free access to four Healthy Lifestyle Programs designed to help you evaluate and change your health in specific areas:

Balance for Weight Management & Physical

Fitness: Not a meal or exercise plan, but an individualized way to manage your weight by connecting mind, body, and food.

Breathe for smoking cessation: An award-winning program that will give you a personal plan to decrease dependency, manage withdrawal, and handle cravings.

Nourish for Good Nutrition: Expert strategies that will help you take control of your food choices with a one-of-a kind nutrition plan.

Relax for Stress Reduction: Personalized stress management program based on the sources and symptoms of stress in your life.

When you're ready to manage your weight, quit smoking, eat healthier, or reduce stress, just visit

kp.org/healthylifestyles and choose a program. Submit a profile and receive a guide tailored to your individual needs, preferences, and personality. We'll follow up with personalized e-mail newsletters to help keep you on track. In eight weeks, you can measure your success!

SIGN ON TO KP.ORG/HEALTHYLIFESTYLES TO GET STARTED

Lowest Cost Health Plan Update



The subsidy for the retiree health insurance premium is based on the lowest cost plan for active employees. Since open enrollment in November 2007, authority has been given to consider the traditional Kaiser Plan without co-pays as the lowest cost plan.

As a result there was a special open enrollment period which ended February 15, 2008.

Retirees and survivors who elected to make changes to their health plan will be entered into the system by the end of February.

The February benefit payments will reflect the traditional Kaiser Plan as the lowest cost.

In March, your benefit will reflect adjustments for the difference in premiums that were paid with the December and January benefit checks. In April, anyone who paid a co-payment while in the Kaiser \$10 plan who moved to another health plan and forwarded the required documentation will see an adjustment in the benefit payment in April.

If you have questions please do not hesitate to call our office at (408) 392-6700.

Unique Tax Opportunity for Public Safety Retirees

The Pension Protection Act of 2005 allows Public Safety Officers a \$3,000 insurance premium exclusion. Only public safety retirees (Police and Fire Fighters) are eligible for the exclusion. Originally the IRS had stated that the Public Safety Officer would have to make an election with the retirement plan and the retirement plan would indicate the amount on the 1099-R.

However, in the last few months, the IRS has changed the procedures for claiming the exclusion. It is now up to the Public Safety Retiree to self disclose the amount on their 1040 return. Retirees can find the amount on their December advice notices. The 1040 instruction booklet for lines 16a and 16b subheading “Insurance Premiums for Retired Public Safety Officers” provides additional information.

2007 Medicare Part B Reimbursement – Eligible P&F Retirees Only

Attention Police & Fire Retirees. On February 1, 2008, Retirement Services will have mailed out Medicare Part B reimbursement packets to only those retirees eligible for the reimbursement in 2007.

Please return your request for Medicare Part B for reimbursement along with proof that you paid for Medicare Part B in 2007 no later than **April 1, 2008**.

If you do not receive a packet and you feel that you are eligible for the reimbursement, please contact Carol Bermillo at (408) 392-6720 or email her at carol.bermillo@sanjoseca.gov.

Getting the Medical Care You Need

Excerpted from WebMD



Medical prevention, regular checkups, and prompt treatment play a key role in your quality of life.

Prevention

Whereas your grandparents' generation had few protections from life-threatening conditions, you now have the advantage of immunizations and regular screenings. To maximize your odds of living a longer, higher-quality life, make sure you get all screenings and immunizations that are recommended for all people over age 50:

- Preventive health screenings for both men and women include blood pressure checks, cholesterol screening, colorectal cancer screening, hearing and vision tests, and dental examinations. Men may also be advised to have an annual prostate check, which may include a digital rectal examination and/or a blood test. Women are advised to also have a regular breast examination and mammogram as well as a pelvic exam and Pap test.
- The recommended immunizations include tetanus boosters, yearly influenza (flu) shot, and pneumococcal vaccine.

For detailed information recommended health screenings and Immunizations, see WebMD. There are sections in the topic for people ages 50 to 64, and people over 65 years old and immunizations for adults.

Managing Your Health Care

Be an informed health care consumer: When concerned about a medical condition, read as much as you can about it and its possible treatments. Make a list of unanswered questions and talk to your health professional about them. Explore all treatment options before deciding how to treat a problem, and get at least one second opinion if you're considering a surgery, medication with dangerous side effects, or experimental treatment.

Be your own best health advocate. Make it your goal to work in partnership with your health professionals. In general, people who make health decisions with their health professionals are happier with the care they receive and the results they achieve. It's important to share in every decision about your health. The decisions you make influence your overall well-being as well as the quality and cost of your care. Whenever you have a medical appointment:

- Bring your health and medication history with you, as well as a list of questions you want answered during your appointment.
- Make sure you understand your health professional's key points about your health and any possible tests and treatments.
- You can bring along a friend or family member to support you and help you remember key information for later on. This can be especially useful when you're under a lot of physical or emotional stress.

For detailed information see WebMD, the topics *Making Wise Health Decisions*, *Work Closely with Your Doctor* and *Smart Decisions: Know Your Options*.

Pre-planning Equals Peace of Mind

Preplanning Includes Organizing Your Medical Information

Feeling organized and in control of your health care can be a challenge, especially when something comes up unexpectedly. Your best approach to managing your health care is to organize now—create a personal medical information file, including an ongoing record of your:

- Health professionals' names and numbers.
- Medications, herbal supplements, and vitamins. For each, include the dosage, who prescribed it and why, and any side effects you have had.
- Any known allergies to medications, foods, or insects (include the type of allergic reaction).
- Immunization record.
- Symptoms, health conditions, and treatments. For each, jot down dates and any details that you might easily forget.
- Exam and test results.
- Emergency medical information, such as pacemaker use or chronic disease diagnosis.
- Insurance policy and payment receipts.

Should you become physically or mentally unable to make your own medical decisions, Advance Directives such as a living will and a medical power of attorney can ensure that you will get the care you want. A living will states your wishes about your medical care; a medical power of attorney gives a person you choose (your health care agent) the authority to make medical decisions for you if you become unable to make these decisions for yourself. In addition to putting your advance directives in writing, also be sure to clearly communicate your choices to all family members who might be involved in your health care in the future.

For detailed information see WebMD, the topics *Your Home Health Center*, *Writing an Advanced Directive* and *Choosing a Health Care Agent*.

Retirement Wisdom

Retirement at sixty-five is ridiculous. When I was sixty-five I still had pimples. ~ *George Burns*

There are an enormous number of managers who have retired on the job. ~ *Peter Drucker*

Don't simply retire from something; have something to retire to. ~ *Harry Emerson Fosdick*

Sooner or later I'm going to die, but I'm not going to retire. ~ *Margaret Mead*

The trouble with retirement is that you never get a day off. ~ *Abe Lemons*

When a man retires, his wife gets twice the husband but only half the income. ~ *Chi Chi Rodriguez*

I've been attending lots of seminars in my retirement. They're called naps. ~ *Merri Brownworth*

Retirement: It's nice to get out of the rat race, but you have to learn to get along with less cheese. ~ *Gene Perret*

Retirement: World's longest coffee break. ~ *Author Unknown*

If people concentrated on the really important things in life, there'd be a shortage of fishing poles. ~ *Doug Larson*

Retirement is wonderful. It's doing nothing without worrying about getting caught at it. ~ *Gene Perret*

The question isn't at what age I want to retire, it's at what income. ~ *George Foreman*

There's never enough time to do all the nothing you want. ~ *Calvin and Hobbes*

Retirement has been a discovery of beauty for me. I never had the time before to notice the beauty of my grandkids, my wife, the tree outside my very own front door. And, the beauty of time itself. ~ *Hartman Jule*

To request an accommodation or alternative format for City-sponsored meetings, events or printed materials, please call **408-392-6707** or **408-294-9337 (TTY)** as soon as possible, but at least three business days before the meeting/event. You may also email **Roger.Pickler@sanjoseca.gov**, Fax: 408-392-6732



THE
RETIREMENT SERVICES
DEPARTMENT
CITY OF SAN JOSE

www.sjretirement.com
