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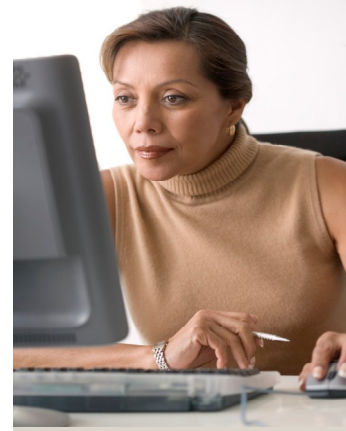
Sjretirement.com Open 24/7

You suddenly wake up in the middle of the night, you can't get back to sleep, you have a nagging question you need answered by **Retirement Services**. You are lying in bed tossing and turning. You know that you can get back to sleep once the question is answered. You really wish that **Retirement Services** was open. And, then it hits you; *it is open* and the location is

www.sjretirement.com. Many of your retirement questions can be answered at sjretirement.com. If you are an active employee looking for an estimate of your retirement benefit you can find your answer here.

If you are interested in retiring from the City the website is a good place to find that retirement application. Or, if you just moved and you're worried about getting your check at your new address, you will find a change of address form. Need to change your automatic deposit? Purchase time? Claim reciprocity? Go to the website and you will find all these forms for you to access, print and mail.

One of the best features of the website is the link to a secure website that gives you access to your specific account. Active employees can run estimates of retirement benefits at 2 AM. Retirees have easy access 24/7 to their year-to-date payment history, 1099-R,



Federal and State withholding forms, deductions, insurance, election of nominated beneficiary.

Our web pages include

- Member handbook that explains your benefits.
- Your benefit summaries.
- A link to help you with insurance benefits
- Links to health providers websites.
- You can see what classes are offered for both active employees and retirees. The site also includes the dates and locations for the classes.
- City of San José Retirement Services investment policy.
- Information on members of the Board of Administration
- Information on future and past board meetings.

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Bon Voyage Thomas J. Webster Deputy Director

By Rhonda Snyder

This month, it is with both great honor and a fond farewell that we introduce you to the Department's Deputy Director, Thomas J. Webster. Tom has submitted his application for Service Retirement effective June 28, 2008, and he will be sorely missed.

Tom began with the Department fifteen years ago on June 23, 1993. He was hired on contract as the Department's first Senior Retirement Administrator, to help with the growing 7,500 member, \$1.3 billion dollar asset strong; Police and Fire, and Federated Retirement Systems.

Tom brought with him a BS in Public Administration from University of Wisconsin and a Masters in Business Administration from University of Phoenix. His work experience in project accounting, computer systems, employee benefits analysis, contract analysis and payroll were exactly what was needed to oversee the bustling division, still housed in Human Resources.

After a special joint study by the Boards on the staffing structure and needs of the systems, Tom was selected for the permanent position of Senior Retirement Administrator. On November 20, 1994, the position was made permanent and re-titled as Deputy Director of the Department of Retirement Services, reporting to Ed Overton, who retired last year as Director.

Through the years, Tom has overseen the day-to-day operations of the Department and help design



improvements, including bringing on-line the *PensionGold Administrative System*, developing the excellent *CHOICES* training program, and generally providing an easy going management style.

In retirement, Tom will continue to make great public contributions through his affiliation with the CALAPERS Board, speaking engagements on retirement administration, and his passion, the non-profit

O Neil Sea Odyssey, which provides sea sailing experiences for handicapped children.

Tom, you can now enjoy the very retirement benefits you helped administer. Thank you and have a great retirement with wife Judy and Dexter & Daisy, your two Cavalier King Charles Spaniels !!!

■

Sjretirement.com Open 24/7

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Registering to have access to your account information is a simple process and you can do it on line by following the links on the left under *My Accounts*.

There is a link to answer the most frequently asked questions. If you can't find the answer in our web pages there is even a link to contact us complete with email addresses and phone numbers. However, if you're calling you will need to do it between 8 AM and 5 PM. ■

Welcome Veronica Niebla to Retirement Services



Retirement Services is pleased to have such a talented Sr. Accountant working for us. Veronica was snatched from the private sector to replace Colleen Hy who moved to Southern California

earlier this year. She will be managing our accounting group which handles payment of benefit checks, reconciliation of accounts, accounts payable and other related duties as required.

Veronica has worked at a variety of diverse companies where she developed her accounting skills.

Veronica came from Global Motorsport Group, Inc where she was the Accounting Manager. At

Global Motorsport Group she was busy preparing domestic financial statements, maintaining records of the company's real estate and preparing their tax returns. She also managed the accounts payable and commercial finance staff. Prior to Global Motorsport, she worked at Go Kids, Inc, a not-for-profit child development agency, as the Accounting Coordinator. Veronica graduated from California State University, Fresno California with a B.S. in Business Administration.

When Veronica leaves here at night she heads home to her husband of eight years and two daughters, Vanessa and Isabella. As a Silicon Valley local, she enjoys taking in the many wonderful sites and attractions of the area with her family. ■

Ceara O Fallon Returns to Investment Section

By Donna Busse



The Investment Group has a new member, Ceara O Fallon, who started on April 7, 2008 filling the Analyst position recently vacated by Judy Powell.

ell.

Ceara came to us from Public Works where she worked as a Real Property Agent for about a year and a half. In 2005, Ceara worked in the investment group as a pool Staff Technician for nine months before going to UC Davis to obtain her

Masters in Political Science.

She supported the investment group so she was very familiar with the staff and our investment program when she returned. She has already shown that she can handle the increased duties of an Analyst and is a great help to all of us in the investment group!

Ceara was a great help to us in 2005 when the investment group was short-handed. Everyone is very excited to welcome her back! ■

457 Deferred Compensation Fees Protect Your Nest Egg

You just retired. Your name appears on a public record. Next thing you know, your phone rings. It is a call from an investment counselor and boy do they have a deal for you. You are told that if you roll your 457 Deferred Compensation plan to this other product, you will get a greater return. On the surface, it may look like you'll earn more on your investments, but don't say yes until you do your homework.

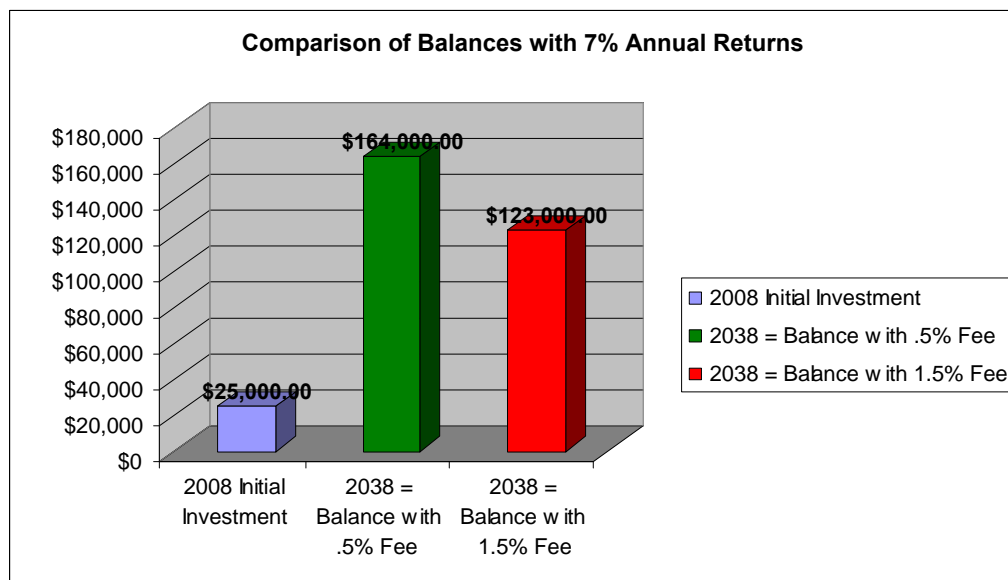


The *Deferred Compensation Advisory Committee* (DCAC) diligently works to provide participants with low mutual fund investment fees, often significantly less expensive than normally available to individuals in the open market place. With the purchasing power of the nearly \$600 million in assets, the DCAC has additional purchasing clout resulting in very competitively priced fees. The average difference is 1% below the market price.

Why are fees important to consider? Higher fees, even a 1% increase, will significantly reduce an individual's retirement nest egg. For example, assume that you are an employee with 30 years until

retirement and a current plan balance of \$25,000. Returns on investment in your account over the next 30 years average 7% and fees and expenses reduce your average returns by .5%. In this example, your account balance will grow to \$164,000 at retirement with no further contributions. If fees and expenses are 1.5%, however, your account balance will grow to only \$123,000. In this example, a 1% increase in fees will reduce your account balance at retirement by 25% or \$41,000.

So, before you say yes to the transfer of your Deferred Compensation account to another product based on projected returns, also ask about the specific mutual fund fees. Then, compare the proposed fees with the City's mutual fund fees. It's your Deferred Compensation account, and you can certainly transfer your funds wherever you choose, but make sure you consider all the factors that affect your ultimate return on your account. The retirement nest egg you save may be your own! Need help? Call the **ING Deferred Compensation Program Office** at **(408) 975-1465**. ■



Training Classes for Your Life

Retirement provides more freedom than most of us have ever known. Maintaining an independent lifestyle is essential to that freedom. This next quarter **Retirement Services** is offering some very interesting and exciting classes as you can see from the schedule below. For retirees *Healthy Aging: Make Your Boomer Years Really Boom* is designed for participants who desire greater physical, mental and emotional health with an increased quality of life.



Active employees will see benefit in *Developing*

Effective Budgeting and Spending Habits. Many spend so much time developing the City's budget, but don't take the time to deal with their personal budgets. This course will aid participants in budgeting for their personal financial goals and spending.

As we progress through life we all go through various transitions. On July 31 Retirement

Services will be sponsoring *Planning for Financial Transitions*. This class will help if you or your spouse/domestic partner are changing careers, nearing retirement or facing job loss. ■

Brown Bag Schedule of Classes

Date	Active/Retiree	Topic	Location
July 15, 2008 @ 11:30 AM	Active	Executor, Beneficiary & Other Important Estate Planning Decisions	City Hall Wing - 119
July 22, 2008 @ 11:30 AM	Active	Developing Effective Budgeting & Spending Habits	City Hall Wing - 119
July 31, 2008 @ 11:30 AM	Active	Planning for Financial Transitions	City Hall Wing - 119
August 7, 2008 @ 11:30 AM	Active	Money Motions: Understanding Your Spending, Savings & Investment Programs	City Hall Wing - 119
August 12, 2008 @ 11:30 AM	Active	Protecting Your Assets & Income with Insurance	City Hall Wing - 119
August 19 & 26, 2008 @ 11:30 AM	Active	Building Your Wealth (Retirement Planning for Mid Career)	City Hall Wing - 119
September 4, 2008 @ 11:30 AM	Active	The Home Buying Process	City Hall Wing - 119
July 8, 2008 @ 11:00 AM	Retirees	Preventing Identity Theft	Retirement Services
August 5, 2008 @ 11:00 AM	Retirees	Healthy Aging: Make Your Boomer Years Really Boom	Retirement Services
September 16, 2008 @ 11:00 AM	Retirees	Gifts and Charitable Donations	Retirement Services

Please fax your registration to 392-6732 or email it to retire.classes@sanjoseca.gov.

Attendees are selected on a first come, first serve basis.

FEBURARY, MARCH, APRIL, MAY RETIREMENTS			
Name	Position	Department	Years
Manuel F. Sifeuentes	Maintenance Worker	Transportation Department	39.03
Mignon Gibson	Administrative Officer	City Manager s Office	32.56
Robert N. Coffield	Information Systems Analyst	Information Technology Department	31.47
Janice Belanger	Administrative Assistant	Public Works Department	31.42
Stanley Ketchum	Principal Planner	Planning, Building and Code Enforcement	31.21
Ramona S. Hodge	Senior Office Specialist	Parks, Recreation, Neighborhood Services	30.66
Thomas J. Mounts	Senior Analyst	Fire Department	30.36
Arthur Padilla	Senior Construction Inspector	Public Works Department	30.32
Wayne G. Paigly	Instrument and Control Supervisor	Environmental Services	30.32
Betty Jo Carroll	Office Specialist	Environmental Services	30.07
Richard J. Cunningham	Gardener	Parks, Recreation, Neighborhood Services	30.03
Telesford F. Hadre	Police Property Specialst	Police Department	30.30
Roger C. Bailey	Principal Construction Inspector	Public Works Department	30.02
Tina F. Sauao	Office Specialist II	Police Department	29.78
Jan B. Chacon	Maintenance Supervisor	Transportation Department	29.59
Carolyn S. Jordan	Senior Account Clerk	Airport Department	29.04
Robert F. Bennett	Sergeant	Police Department	28.72
Jaime C. Tanigue	Info Systems Analyst	Information Technology Department	28.41
Javier Ponce	Warehouse Worker II	Finance Department	28.24
Martha T. Trejo	Principal Construction Inspector	Public Works Department	28.00
Alan Mula	Building Inspector	Planning, Building and Code Enforcement	27.62
Jaime R. Zarate	Sergeant	Police Department	27.49
Robert R. Hodges	Electrician	General Services Department	27.20
Charles A. Hahn	Lieutenant	Police Department	27.12
John R. Hutton	Concrete Finisher	Transportation Department	26.61
Teri Ann Allen	Training Specialist	Office of Emergency Services	30.02
Paul Gonzales	Facility Repair Worker	Airport Department	26.60
James P. Brennan	Legal Services Manager	City Attorney s Office	26.38
Richard S. McIntosh	Principal Engineering Technician	Public Works Department	26.32
John R. Pointer	Police Officer	Police Department	25.96
Robert Van Heusen	Building Maintenance Supervisor	Airport Department	25.50
Michael K. Sullivan	Sr. Workers Compensation Claim	Human Resources	24.52
Kenneth D. Korpi	Electrical Maintenance Supervisor	General Services Department	24.32
Alan J. Supan	Building Inspector	Planning, Building and Code Enforcement	24.05

FEBURARY, MARCH, APRIL, MAY RETIREMENTS			
Name	Position	Department	Years
Aurelia Sanchez	Police Data Specialist	Police Department	24.00
Anita Rabe-Uyeno	Parking Transportation Admin	Transportation Department	23.59
Susan Devencenzi	Senior Deputy City Attorney	City Attorney s Office	23.39
Barbara L. Evans	Librarian	Library Department	22.73
William H. Hughes	Assistant City Attorney	City Attorney s Office	22.59
Sharon N. Russell	Administrative Officer	Fire Department	22.38
Jo-Ann Collins	Associate Engineer Techician	Public Works	22.36
Karol L. Sytwu	Lab Technician	Environmental Services	22.31
Margo Alverado	Code Enforcement Insp.	Planning, Building and Code Enforcement	22.24
Ofelia H. Hsieh	Supervising Accountant	Finance Department	22.04
J. Lindsey Wolf	Program Manager	Environmental Services	21.84
Peter F. Patron	Real Property Agent	Public Works Department	21.73
Karen J. Johnson	Police Data Specialist	Police Department	21.62
Robyn C. Joseph	Analyst	Office of the City Clerk	21.43
Gerardo V. Rios	Heavy Equipment Operator	Environmental Services	21.41
Jean R. Carrion	Office Specialist	Environmental Services	19.64
Victoria M. Mata	Librarian	Library Department	19.59
Charles D. Sheldon	Building Inspector	Planning, Building and Code Enforcement	19.32
Mary Jane Jepson	Code Enforcement Insp.	Planning, Building and Code Enforcement	19.29
John C. Martin	Building Inspector	Planning, Building and Code Enforcement	18.66
Sharon LeBaudour	Principal Office Specialist	Environmental Services	18.53
Nora Viglione	Analyst	Fire Department	18.32
Bob Yamamoto	Principal Civil Engineer Tech.	Public Works Department	18.31
William Oxenrider	Public Safety Radio Dispatcher	Police Department	17.64
Esther Collins	Office Specialist	Environmental Services	17.63
Marian Arita	Principal Account Clerk	Finance Department	17.50
Gary C. Jones	Sound & Light Technician	Convention, Arts and Entertainment	17.45
Eric B. Willson	Police Officer	Police Department	17.13
Linda Smith	Senior Office Specialist	Airport Department	16.06
Judith A. Boes	Senior Office Specialist	Police Department	15.03

FEBURARY, MARCH, APRIL, MAY RETIREMENTS

Name	Position	Department	Years
Judith A. Flanery	Office Specialist	Environmental Services	13.15
Danny McNatt	Police Data Specialist	Police Department	12.69
John J. Tomlin	Gardener	Parks, Recreation, Neighborhood Services	11.78
Judith E. Powell	Analyst	Retirement Services Department	11.05
Metha Sizemore	Outreach Coordinator	Parks, Recreation, Neighborhood Services	9.50
Lori Cino	Public Safety Dispatcher	Police Department	9.18
Jane A. Swift	Supervising Property Manager	Airport Department	7.89
Bruce E. Biordi	Senior Landscape Architect	Public Works Department	7.30
Tuongvan Mai	Senior Office Specialist	Information Technology Department	6.93
Queen Ann Cannon	Youth Outreach	Parks, Recreation, Neighborhood Services	6.91
James M. Rodolfa	Custodian	General Services Department	6.47
Blake Broadway	Network Technician	Police Department	5.23

The Next Voice You Hear Will Be Digital

VoIP Phone Services Coming to Retirement Services September 15

The **Retirement Services Department** continues to rely on AT&T's antiquated Merlin phone system. The system does not provide very many options and as a result limits our ability to service our growing member base. The system will be implemented during the last quarter of the calendar year.

Both Boards of Administration have approved improving the phone system. Last year a dedicated fiber optic line was placed between Retirement Services and City Hall. This line primarily was to improve the data capabilities between the two locations. A side benefit of this hook-up will allow Retirement Services to tap into the VoIP Network at City Hall.



For instance, it will provide state of the art converged voice network with Auto Attendant and Directory. There will be a phone tree that will allow members to get quickly to the area that they are calling. The new system will improve members getting to a live person and not a voice mail so their questions can be answered immediately. And, the phone tree can easily be modified to meet changes in the way members access us at Retirement Services.

The improved phone system will be operational in the first quarter of the FY 2008-09. There will be new phone numbers for staff and for the general number. You will be notified of the changes when the official *go live* date is announced. ■

There are many benefits that the system will add to improving services to our members.

In Memory Of			
Name	Department	Retired	Deceased
R. George Wright	Convention and Cultural Facilities	04/25/81	12/21/07
Arturo Ramirez	Finance Department	03/17/04	03/01/08
Doris M. Guernsey	Finance Department	01/28/84	03/29/08
Vernelle A. Dalton	Finance Department	01/28/84	02/24/08
Douglas W. Carter	Fire Department	02/19/00	03/23/08
Eugene Stenzel	Fire Department	08/01/70	01/28/08
Les A. Mehrkens	Fire Department	09/07/88	04/14/08
Mark A. Holmes	Fire Department	09/27/87	03/19/08
Nicholas Hyland	Fire Department	03/01/93	01/15/08
Alonza Torres	General Services Department	11/07/92	01/02/08
Javier Tovar	General Services Department	02/14/02	12/12/07
Betzi B. Akerstrom	Library Department	11/07/92	12/11/07
Seymour Moubert	Library Department	06/12/76	02/19/08
Albert Pinon	Manager s Department	12/23/81	10/30/07
Luis R. Juarez	Neighborhood Maintenance Department	07/05/81	04/05/08
David P. Longaker	Police Department	08/07/91	03/31/08
Helene C. Norman	Police Department	03/30/91	02/10/08
John S. Mosunic	Police Department	01/07/93	02/01/08
Kenneth Herrmann	Police Department	01/16/93	02/18/08
Kenneth J. Geppert	Police Department	10/04/83	03/22/08
Mary A. Bettencourt	Police Department	05/13/92	04/10/08
Ronald A. Murrell	Police Department	07/16/83	03/08/08
Wilber (Ed) Bush	Police Department	06/03/81	10/09/07
Wilhelmina W. Williams	Public Health Department	06/01/77	01/19/08
Norman A. Beam	Public Works Department	01/06/79	12/09/07
William J. Watkins	Public Works Department	03/29/80	03/07/08
Claude E. Wiley	Streets and Traffic Department	11/07/92	01/27/08
Kenneth Rhew	Water Pollution Control Department	06/13/98	12/28/07
Kenneth D. Tittle	Water Pollution Control Plant	03/31/91	03/31/08

Five Senior Fitness Tests

Designed by Dr. Woberta Rikkii & Dr. Jessie Jones, www.sitandbenefit.org

Almost anyone, at any age, can improve his or her health by doing some type of activity. But, check with your doctor first if you plan to do strenuous activity (the kind that makes you breathe hard and sweat) and you are a man over 40 or a woman over 50. Your doctor might be able to give you a go-ahead over the phone, or he or she might ask you to come in for a visit.

Test 1 Chair Stand Test:

Assesses leg strength & endurance

- Use a straight back or folding chair without armrest placed against a wall for safety.
- Sit in the middle of the seat, with your feet shoulder width apart. You may place one foot slightly ahead of the other. Cross your arms at the wrists and hold them close to your chest.
- Stand completely up, then completely down. You can use your arms for assistance or for safety if you need.
- Count the number of chair stands you can complete in 30 seconds, your goal is to do at least 8 chair stands or more.

If you perform less than 8, you may be at risk for losing the ability to perform activities that depend on leg strength.

Test 2 Arm Curl Test:

Assesses upper body strength & endurance

- Use a 5 pound weight for women and an 8 pound weight for men.
- Chose a chair without armrests.
- Determine which of your arms is stronger and sit near that side of the chair.
- Hold the weight in your stronger hand using a suitcasegrip with your arm in a down position beside the chair. Brace the upper arm against the body so that only the lower arm is moving.
- Curl your arm up through a full range of motion, gradually turning the palm up.
- As you lower your arm through the full range of motion,

gradually return to the suitcase grip.

- Be sure to fully bend and then fully straighten the elbow. It's important that the upper arm is stable throughout the tests, and doesn't swing.
- Count how many controlled arm curls you can perform in 30 seconds, your goal is 11 or more arm curls.

Less than 11 curls indicates that you may be at risk for losing the ability to perform activities that require arm strength.

Test 3 Chair Sit and Reach Test:

Assesses your lower body flexibility

You'll need a ruler and a partner to help you measure. This test should not be done if you have severe Osteoporosis.

- Sit at the front edge of a straight back or folder chair placed against a wall for safety.
- Keep one foot flat on the floor, extend the other leg forward knee straight, heel on the floor, ankle bent at 90 degrees.
- Place one hand on top of the other with tips of the middle fingers even.
- Inhale, and as you exhale, reach toward your toe by bending at your hip. Keep your back straight and head up. Avoid bouncing or quick movements, and never stretch to the point of pain.
- Keep the knee straight and hold the reach for 2 seconds.
- Your partner measures the distance between your fingertips and your toe to the nearest inch.
- If you reach your toe, score zero. If you don't reach your toe, score a negative distance, such as 3 inches; if you reach beyond your toe, score a positive distance, such as +1 inch.

Your goal is to reach at least 2 inches away from your toe for women and 4 inches for men. If you are unable to meet this goal, you may need assistance with activities that require lower body flexibility.



Senior Fitness Tests

Test 4 8 Up & Go:

Assesses speed, agility, balance while moving

You'll need a partner to time you. Use a stop watch for greatest accuracy.

- Place a straight back or folding chair next to a wall for safety and a cone or similar marker 8 feet from the chair. Make sure there's an unobstructed path from the chair around the marker.
- Begin fully seated.
- When your partner says, "Go," stand and walk (don't run) as quickly as you can safely move around the cone, return to the chair and sit down. If you normally use a cane or walker, it is ok to use it for the test.
- You are timed from the instant your partner says, "Go" until you sit back down. For best results, practice the test once, and then perform it twice.
- Take your best score.
- Place a straight back or folding chair next to a wall for safety and a cone or similar marker 8' from the chair. Make sure there's an unobstructed path from the chair around the marker.

Your goal is to perform the test in 9 seconds or less. If it takes you longer than this, you may require assistance to move from one place to another safely.

Test 5 Scratch Test:

Measures upper body flexibility

You'll need a ruler or a yardstick.

- Place your hand over your shoulder, and reach as far as possible down the middle of your back, your palm touching your body.
- Place your other arm behind your back, palm facing outward and reach up as far as possible attempting to touch or overlap the middle fingers of both hands.
- Practice two times, and then test two times. Stop the test if you experience pain.
- Your partner measures the instance between the tips of the middle fingers to the nearest halfinch.
- If the fingertips touch, score zero. If they do not touch, score a negative distance, such as 2 inches; if they overlap, score a positive distance, such as + 1.
- Take your best score.

For women the goal is to have your fingertips no more than 5 inches apart and for men no more than 8 inches apart. If you're unable to reach this goal, you may be at risk for losing the ability to perform some activities that require upper body flexibility.

SIT AND BE FIT is a non-profit organization that produces the **senior exercise** and **senior fitness** television series, **SIT AND BE FIT.** ■

Helpful Hint #1: When Health Participants Reach 65

By Amanda Ramos

Did you know that when you turn 65 your retiree medical insurance coverage through the Retirement Plan will change? At age 65 retirees must sign-up for Medicare insurance coverage through the Social Security Administration (SSA). SSA recommends that you contact them 3 months prior to your 65th birthday to start the Medicare A & B coverage application process.

Immediately upon receiving your Medicare card in the mail, please contact Retirement Services and we will help you through the paperwork for moving you from our traditional insurance coverage to a coverage that involves Medicare.

Things to remember when this time comes:

- You will need to apply for Medicare parts A & B three months prior to your 65th birthday.
- Medicare Part-B coverage will involve a new monthly cost for you.
- Do not enroll in a Medicare Part-D plan. The health plan that you select will enroll you in Medicare PartD.
- The Retirement Services Department will need to make a change to your existing insurance coverage when you receive your Medicare card. This step involves multiple forms; we are here to help you with them.

Spouses of members must also apply for Medicare A & B when they turn 65. Questions? Please contact **Retirement Services (408) 392-6700.** ■

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
