

NEWSLETTER



Fall 2003

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The President's Message

Lee Kebler

One of the quirky little things that annoys me is that when the correction of an error in a news article appears in the paper, it's always buried in the back of the paper, where most people overlook it. I am making a correction where it appeared in my last article, in the first paragraph. I stated that the Tier 3, 4 and 5 pensioners would receive a 3% COLA and bank .6%. The Tier 5 pension has a COLA bank and receives the .6%. The Tier 3 and 4 pensions do not have a COLA bank and don't bank the .6%. The Tier 3 and 4 pensions may receive a discretionary COLA from the City Council every three years. What is so interesting about this is the record shows that the Council has only issued two discretionary advances since the inception of the Tier 3 and 4 pensions. The last one was in 1991.

Now that we are enjoying the increase from the years COLA, the current COLA is sitting on 1.4%. It lost .9% during the months of April and May.

The final budget adopted by the Fire and Pension Department for the fiscal year 2003/2004 was down-sized. The main changes were to the total expenditures from \$760,885,350 to \$658,678,644 and in the estimated decrease in the pension fund from \$220,713, 893 to \$130,633,713. Let's all hope that the market turns

around and starts to climb so that negative cash flow will be eliminated. The latest estimate on the total assets of the pension fund is approximately \$10.2 billion.

Congratulations are in order for Rick Rogers, an investment officer of the Fire and Police Pension Department. He was elected as Pension Commissioner for the Los Angeles City Employees Retirement System (LACERS). Rick will bring a broad-based experience in fund management in pension systems to LACERS. Good Luck, Rick!

While We're on the subject of Pension Commissioners, the elected Commissioners George Aliano, Sam Diannitto, Mike Carter and Thomas Dawson have been doing an outstanding job looking out for our retirees interests. George Aliano is a retired Police Captain with 34 years of service. He served over 12 years with the Command Officers Association, has a BA from Cal State LA and a certificate of Industrial Relations from USC. Sam Diannitto, a retired Assistant Fire Chief with over 25 years experience as Fire and Police Pension Commissioner, was Vice President of United Firefighters of Los Angeles He has a BA from USC, a certificate from the Wharton School of Finance and held many offices with National Public Employees Associations. Mike Carter is an active Fire Captain II in command of a Hazardous Material Task Force in the Los Angeles Harbor. He served as a Trustee with Local 112, has a BA from Cal State LA and a Certificate from Wharton School of Finance. Thomas Dawson is an active Police Sergeant with 29 years of service and is assigned as a Defense Representative for the Police Department. He has a BBA

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Opinions expressed in any column are those of the concerned writer and are not to be regarded necessarily as an expression of the philosophy or position of The Los Angeles Retired Fire and Police Association.

President . . .

from page 1

from Loyola University, a Masters in Public Administration from USC and a PHD in Criminal Justice from Claremont Graduate School. We are blessed to have these talented, experienced and dedicated men as our representatives.

Our Association office has received many calls from our membership regarding the increases in the premiums for their health insurance. We know that these premiums are escalating beyond anybody's imagination. All employee organizations are having the same problem of increased medical premiums. These increases are as obscene as the inflated gasoline price increases we have to pay. Nobody seems to know when this problem is going to end. The biggest increase to date in medical premiums has been an average of 38% for the PPO medical plan. The Police Relief HMO plans experienced an average increase of 5.5%. This is causing hardships for many of our retirees.

Another of the complaints is from the out-of-the-area or out-of-state members; they believe that living outside the Southern California area penalizes them. All members in City-approved medical plans receive the same medical subsidy, based on years of service, marital status and memorandum of understanding in existence at the time of retirement. Medical insurance premiums are dependent on what terms are negotiated by the employee organizations with the insurance companies, the member's age and number of dependents carried on his policy. If the member lives outside the area and no City-approved medical plan is available to him, there is an option available to enroll in a local medical plan and have the premiums reimbursed for the portion of the cost that would be equal to your medical subsidy. The optional plan reimbursement claim must be submitted to the Pension Department for approval. For more information on this and other medical insurance plans and hardship cases contact Lita Payne of the Pension Department. Lita is an expert on medical plans. Lita may be contacted at (213) 978-4554; Fax (213) 978-4450; email; cpayne@fppen.lacity.org; or write to the Fire and Police Pension Department, 360 E. 2nd Street, Suite 600, Los Angeles, CA 90012.

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There is a little help on the way. When the employee organizations finalize their negotiations with the City it is supposed to contain an increase in the Medical subsidy of \$55 for this year and \$50 for next year.

One of the primary reasons why our membership doesn't want their pension benefits in the Administrative Code is best illustrated by the City's Employee Association's negotiating for better pension benefits with the City. The negotiating team finally came up with a plan to increase the annual pension benefit from 2.126% per year of service to 2.36% with 30 years of service and a minimum age of 55. To pay for this benefit there would be a contribution increase for current members of 6% and all new members contribution rate would be 6%. This package would be effective July 1, 2004. When the plan was presented to the membership, the City required a 95% approval rating (they later dropped it to 92%). The membership's final approval was over 85%. The City said this didn't meet its criteria and now both parties are back in negotiations. I hope our employee organizations never need a 95% approval rating to get a MOU approved.

The Board of Directors of the Retired Fire and Police Association are contemplating a change in their Constitution to allow spouses of deceased members who were married after the member retired to become dues-paying members of our Association, so that they may receive the Newsletter, roster and other benefits of the organization.

Mike Dwyer and I had the pleasure of attending the dedication of the "Behind the Badge" sign recently installed in the parking lot of the Police Museum in Highland Park. Dave Dalton, Executive Director and Tom Hayes, President of the LAPD Historical Society hosted the event and presented awards to the many neighbors that contributed materials and labor construction of the sign. We enjoyed a wonderful Mexican lunch followed by a tour of the museum. The museum is a tribute to all of those Officers, past and present, which made LAPD the best Police Department in the country. Take some time off and visit your museum.

I, also, had the pleasure of attending the opening of the new satellite museum, Fire Station 36, in the San

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President . . .

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Pedro Municipal Building (the Old City Hall that has been restored). It is loaded with history and artifacts from the many years of fire protection in the harbor, from Fireboat memorabilia to a completely restored 1923 Seagraves pump that was stationed here when the Station opened in 1928. Chief Roupoli emceed Opening and dedication ceremonies. Keynote speakers were Councilwoman Janice Hahn and Frank Borden, Operation Manager of the Los Angeles Fire Department Historical Society. Bill Dahlquist and his worker "bees" Jim Finn, Ben Holder, Mark Howell, Leo Dempsey, Willie Braun, Nick Livada and the Gift Shop ladies, Pat Baker and Mary Kebler, were the main helpers in putting these displays together. It's truly a Class 1 Museum for a Class 1 Fire Department. When you're down in the harbor, take a few minutes and stop by and see the newest asset to the LAFD Historical Society.

There is an article in this issue that has to do with medical records. It is called Med-File. It is a one-time-only sophisticated notebook full of every possible form to keep track of your medical records. Read the article in this newsletter and see if this item can be of use to you.

Numbers to Remember

(All in the 213 Area Code unless noted)

- Fire & Police Pension Department 978-4545 Assistance
- Report a death
- Lost or missing check
- Members Service Section 978-4495
- Direct deposit information
- Income tax withholding
- Beneficiary change (for members only)

Health Insurance

- United Fire Fighters, L.A. City 485-2093
- Fire Relief Association 380-2900
- UFLAC Dental Insurance 485-2093
- Police Personnel Dep't 485-3243
- Police Relief Association (& Dental Ins.)
674-3701 or Toll Free 888-252-7721
- Police Protective League 251-4554
800-53 LAPPL

On the Fire side, remember that Fire Relief will assist you in making all notifications of death of member or their spouse.

On the Police side, remember that Police Relief will assist you in making all notifications of death of member or their spouse.

L.A.F.D. NORTHWEST REUNION SEPTEMBER 15 - 21, 2003

FILL OUT, CLIP & RETURN LOWER PORTION

Name _____
 Address _____
 City & Zip _____
 Phone _____

- Boeing Museum of Flight
_____ people @ \$26 each (Prepay)
- Anacortes / La Conner
_____ people @ \$24 each (Prepay)
- Trident Submarine Base (first 40)
_____ people @ \$16 each (NO Prepay)
- Catered Dinner
_____ people \$ 16 each (Prepay)

Yes, you bet I'll be there !!!

I need an RV space @ Fairgrounds (\$16 per nite)
 I plan to attend the catered dinner
 _____ Baron of Beef _____ Salmon
 (Check for meal choices and quantities)

PLEASE CHECK BOXES THAT APPLY AND SEND PRE-PAID RESERVATIONS BY July 31, 2003.

Make checks **Fall Reunion**
 Payable to: P. O. Box 2706
 Sequim, WA 98382
 (360) 681-5473

All proceeds donated to the Widows, Orphans and Disabled Firemen's Fund of the Los Angeles Firemen's Relief Assoc.

Total Enclosed \$ _____



*From Secretary
Jerry Cremins . . .*

The Feather Merchant

“The Great One” has passed on. Leonard J. Rafferty has gone onto his Lord and maker. “Raff” as he was known to most had a full life and gave much to everyone that had contact with him. An Irishman who always had a twinkle in his eye and always ready with a friendly greeting. A real family man beloved by his wife and children. A daughter in a sweet and loving eulogy described him as “Dad could walk into a room of people, not knowing one, but walk out knowing everyone.” What a great description of this wonderful gentleman! To his dear wife, Virginia, and his children we offer our prayers and thoughts for the “Great One”. A true loss to all who knew him, especially the police community.

I must apologize to all of you for the last newsletter that repeated my previous efforts. Maybe it was just as well. It remains a mystery.

It's not often that bragging rights come my way but our family now has another public servant on the rolls. A grandson, Todd Cremins, has completed his fire training, National paramedic exams and has been hired by South Pasadena Fire Dept. Following his father's footsteps at age 20! The family score now is active fire 2 and active police 2!

We will soon have election of officers and I wish to say a few words about our current President Lee Kebler. I guess the best way to describe Lee is to call him a human dynamo. He has followed his predecessors as a work horse. Not only has he given his all to the Association but he and his wife have given many volunteer hours to the Fire Museum. Lee has shown a genuine interest in the moving of the Association forward and has backed it up with his untiring efforts and dedication.

The Protective League has arrived at a settlement for wages for the next three years and other benefits. UFLAC I understand is still at the bargaining table.

It looks like the City Council is not going to appropriate the funds that Chief Bratton would like to have in order to expand the police force.

The Association has had very few negative comments

on raising the dues from \$1.00 to \$3.00 a month. This is the first raise in dues in almost 30 years!! I personally think it is a modest increase. Compared to many other organizations that I know of, this is still a bargain.

Every now and then I like to remind the retired police officers (boys and girls) of the Associates. The Associates meet the last Friday of February, April, June, August, October and the Friday before Christmas. They meet at Taix Restaurant, 1911 Sunset Blvd., Los Angeles. The group usually gathers about 11:30 a.m. for a toddy or iced tea. Lunch is served at noon. Usually there is a guest speaker with a topic of interest and the presentations are brief. You will meet old friends and make new ones. Any opportunities of employment that are floating about are announced. The dues are \$10.00 a year and you get most of that back at the Christmas party. Lunch is \$17.00 which includes salad, main course and dessert? Give them a try. Any further information can be obtained from yours truly, (626) 355-6231.

We have had inquiries as to death notices. If we are notified in time it is possible to get a notice on the website, but time is of the essence.

A bit of L.A. history. Did you know that the LAPD started out with a one man Marshall in 1850? In 1870 the Police Commission was established. The first chief was J.F. Gerkins. The Fire Dept. was authorized in 1850 but was not organized as a volunteer group until 1869. The main firefighting equipment in those days was the “bucket brigade”, consisting of 3 gallon leather buckets! Anyone discovering a fire was expected to fire a revolver in the air repeatedly until help arrived!!! In 1884 Walter S. Moore became the first chief. We have come a long way since!!!

Tonight is July 31st; my wife and I have just come home from a wake at St. Theresa Church in Alhambra for Annette Tomanovich, wife of Bill Tomanovich. They were attendees of our monthly meetings. Annette with Noreen Henderson used to do the additional coffee-making and cleanup after the meetings which was a tremendous help to me. To those who knew her, she was a very gregarious, giving person. To Bill, her children and grandchildren we offer our prayers and condolences. She was truly those one-of-a-kind persons. We certainly will miss her. A parting thought: “When you kill time, you kill opportunities for success.” I hope all had a good and safe summer.

JJCREM@AOL.COM



*From Director
Bob Henderson...*

Welfare Report

Many of you have had the time to peruse the new roster book but have you???? There is a truckload of information in the first twenty (20) pages. If you will just take an hour or so to read these pages it will save you hours of work later when situations arise that will need to be addressed. At our age we have to plan ahead for all contingencies. Most of us want the information when it is needed, not before. Wouldn't it be nice to know ahead that you are prepared for all types of emergencies? This is an example of what is listed on the first twenty pages: 1. Emergency Assistance; 2. Related Organizations; 3. Personal Data; 4. Medical and Health; 5. Medications; 6. Dietary; 7. Family and Friends; 8. Important Documents; 9. Financial Assistance; 10. Appeals; 11. Complaints; 12. Death Instructions; 13. Cemetery Lot List (almost free); 14. Related Clubs; 15. Directions to Grace Simons Lodge; 16. State Abbreviations. You can see that there is a great deal of info that you can and will use in your future.

The rest of the book is a list of all our Fire/police members. Please read this info.

I do not need to tell the fire members that there was an error in the e-mail addresses of several of the fire members. This, of course, is being corrected. We apologize for the inconvenience to our members.

If you need financial assistance, call our office; if you need a cemetery lot, call our office; if you need a notary, call our office; if you need advice call our office. We intend to help wherever we can. If we cannot give you the answer, we will obtain it from someone. We are not always right, but we try. Hope you all have a happy vacation. See you at the September reunion. Save the raise if you can.

Sincerely, Bob Henderson.



*From Director
Warren B. Braun*

Long Rings and False Alarms

I begin this article with an apology given with all the groveling dignity of a person whose ego has been irreparably damaged.

In the last newsletter, I turned the Gaul's (French) into Gael's (Scotch/Irish) when I referred to current French foreign policy as being Gaelic duplicity. This error was brought to my attention by retired police officer J. T. Day.

J. T. reminded me that he was blessed with Irish ancestry and would not care to be associated in any way with a people whose historical statesmen included Minister (Geo. Washington is wrong) Genet, Citizen (off with their heads) Robespierre, Emperor (Waterloo won't end it) Napoleon and Marshal (the Nazis aren't so bad) Petain. I added a couple of French statesmen J. T. didn't mention, but I got his message loud and clear, and to all those who were offended by my ignorance, I humbly apologize.

I attended the 24th annual Grass Valley Reunion where those in attendance arrived from Washington, Oregon, Utah, Nevada, Arizona, California and some places that I didn't record.

They came in mobile homes, trailers, SUV's, pickups and sedans. And they brought gray hair, no hair, thin hair; arthritis, hypertension, wrinkles and a medical dictionary of complaints. They came to an old fashion "rendezvous" with laughter, music, songs and stories. The stories they told and memories they shared combined a thousand years of fire family history, and it is one of life's great rewards to be a part of their celebration. Those of you who missed the reunion should try to make it next year; you won't be disappointed.

All of the organizations that serve our fire department family, the Relief Association, Credit Union, United Firefighters, Historical Society and Retired Fire and Police Association, were represented at the reunion. Their welcome presence added to the success of the gathering.

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Job Opportunities for Retired Fire and Police.

Check our website, www.larfpa.org
or www.larfpa.net.

Long Rings and False Alarms

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While on the subject of the organizations that serve us all so well, I would like to call your attention to what I believe is a disturbing trend. This trend seems to be in the nature of a growing indifference on the part of the rank and file to the continued well being of these organizations.

All of the organizations listed above require the support and participation by both the retired and active members of the fire department. The basis of support must be in the form of joining them and encouraging others to do the same. Participation must be in a willingness to volunteer to actively promote their organizational missions.

Lack of interest and commitment is particularly obvious in the case of the Relief Association, the Retired Fire and Police Association and the Fire Department's Historical Society.

Over the past several years I have observed the Relief Association's efforts to recruit active members to serve as trustees has been frustrated by the lack of interest on the part of active member volunteers to fill battalion vacancies.

Currently the Retired Fire and Police Association is attempting to find members willing to serve a two-year term on their Board of Directors. The last time I checked there wasn't a long list of enthusiastic volunteers.

The Fire Department Historical Society is a relatively new project undertaken to display the history of one of the finest fire departments in the world. Out of 10,000 retired and active members of the fire department, less than 10% have become dues-paying members of the Society and less than 1% has taken an active role in working as volunteers at the museums.

I confess that I am mystified by the lack of enthusiasm on the part of our fire department personnel toward making these organizations as dynamic as possible. All three were created to promote the general well being of all our members, both retired and active, as well as maintaining our image as the finest fire department in the world. Their mission has, over the years, been hugely successful, but their continued success depends on the enthusiastic participation of us all.

"There are times when words fail to convey the depths

of brotherly feeling, when in this dangerous service of ours, some man is called upon to pay extreme penalty which this work exacts. There is not a man in the department whose heart does not go out in sympathy to those who are left behind, for not one of us knows that the next alarm of fire may be the last call for him". This letter written by Chief Engineer Ralph J. Scott was sent to the mother of Fireman Ercil G. Morse of Truck 5 who was killed in the line of duty in April 1924.

The above letter will be the opening dialogue in a five part filmed history of the Los Angeles Fire Department titled "First In" that is due for release in May of 2004. I have read the "series treatment" of the project and can only tell you it is an extremely ambitious project and I can hardly wait to see it on film.

The producer/director is an energetic young man named David Barrett. David has managed to condense over 100 years of fire department history into a hugely educational and dramatic presentation. David utilizes historic documents, personal letters, and conversations with active and retired firemen to create a dynamic and exiting portrait of a "first class fire department" from its conception to the present.

Transferring the historical story of the fire department from the dry pages of the historical record into an exciting film is an ambitious and daunting task. I do know this about the talented, hard working and creative people in the film industry; once they have developed an idea they spare neither their selves nor others in achieving their goals. In this respect they fit the philosophy of the fire service.

I am very excited by Mr. Barrett's film and anxiously await its release in May 2004. I know that all who have served as Los Angeles firemen or as firemen anywhere will find this documentary well worth seeing.

An added benefit that accrues from Mr. Bennett's effort will be that the profits, over and above the cost of producing the film, will go to the Los Angeles Fire Department Historical Society. Blessed are the generous.

A while back I reported on a national health crisis that threatened to doom us all. I'm referring to the

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Long Rings and False Alarms

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“SARS” epidemic. Well thank G—, oops sorry, thank Buda that threat is ended. Be not dismayed. The “Chicken Little the sky is falling and we are all going to die” bunch has come up with a new threat to the world population and it is Monkey Pox! This one is even more terrifying because its vectors (carriers) are cute little monkeys and prairie dogs.

In the case of SARS, the carriers were just human beings and those could be safely quarantined, but with monkeys and rodents, we are being monitored by PETA. PETAns feel that monkeys, prairie dogs and other critters are the equal of, or superior to humans and we must be very careful how we deal with them or our punishment will be swift and severe.

There is one ray of light in this dark threat and it is that the need to find a cure will be accelerated by the possibility that this disease will threaten the dating habits of a certain segments of our population. If this is the case, you may be assured that billions of tax payer dollars will be spent on finding a cure.

This ends my ramblings for now. Thanks for your patience, God keep you well and remember 9-11-01.

LOS ANGELES RETIRED FIRE AND POLICE ASSOCIATION

“GENERAL MEMBERSHIP MEETINGS”

When: **September 3, 2003**

October 1, 2003

November 5, 2003

December 3, 2003

Location: Grace E. Simons Lodge
1025 Elysian Park Drive
(Elysian Park)
Los Angeles, CA 90012

Time: 10:00 a.m. to 12:00 noon

COFFEE AND DONUTS WILL BE SERVED.

For more information check our web-site, or call the Association Office at our toll free number (888) 288-5073.



Rick Ortiz Firefighter Luncheon

November 4, 2003 10:30 a.m.

Hometown Buffet

9635 Chapman Ave., Garden Grove, CA

The Associates (Retired Police)

October 24, 2003, 11:30 a.m.

December 19, 2003, 11:30 a.m.

Christmas Meeting

Taix Restaurant

1911 Sunset Blvd., Los Angeles, CA

The Retired Fire & Police Association

1st Wednesday of each month

Grace E. Simons Lodge

1025 Elysian Park Dr.

Elysian Park, Los Angeles, CA

LAFD Northwest Reunion

September 15-21, 2003

Telephone (360) 681-5473

See reservation form in this newsletter.

LARFPA Christmas Party

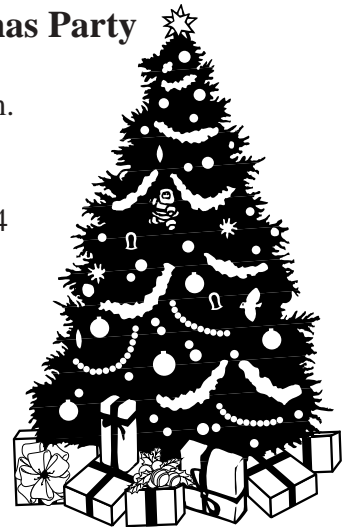
December 14, 2003

11:00 a.m. to 4:00 p.m.

Sportsmen's Lodge

12833 Ventura Blvd.

Studio City, CA 91604





*From Social Director
John Thermos...*

Christmas Celebration

Remember the song Bing Crosby used to sing "It's June in January". This article is something like that. The reason we are making our Christmas dinner presentation in our fall newsletter, is that our next issue, the winter newsletter, would not allow us enough time to put our reservations together.

Once again your Board, The Fire and Police Retired Association invites all of the membership and their families to come and enjoy this year's Christmas dinner. It will be held at the Sportsmen's Lodge in Studio City, on December 14, from 11:00 a.m. to 4:00 p.m. Reservation deadline is December 1st. Reservations after that date cannot be accepted, so make your reservations soon.

Your Board discussed raising the price of \$5.00 because of the rising cost to us; but after much discussion, decided to keep their price at \$5.00.

The L.A. Police Swing Band will play again this year. They are an outstanding group of musicians. There will be dancing if you like. Good music, good food, and great prizes, how can you go wrong. Don't miss this big event of the year. Fill out our form and make your reservation today. Please send \$5.00 for each

person that will attend.

This map may help you locate the Sportsmen's Lodge. Parking is best if you enter from the Coldwater Canyon side entrance.

Med-File

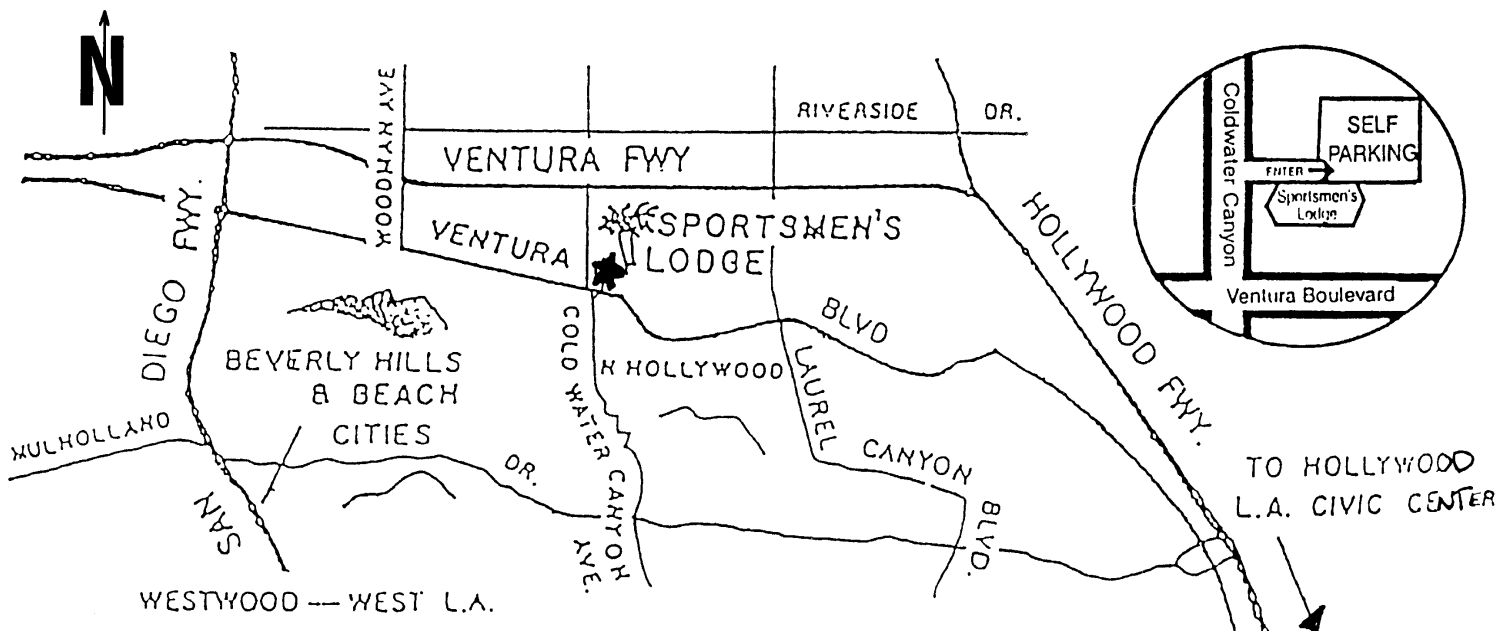
By Cynthia Mofarrah

In 1999, the National Academy of Sciences, Institute of Medicine, reported that as many as 44,000 to 98,000 people die in any given year from medical errors that occur in hospitals more than from motor vehicle accidents, breast cancer, or AIDS. The report also cited medication-related errors occurring frequently and incomplete information among patients treated by multiple providers.

In 2003, the Rand Corp., a non-profit research organization, published a two-way study costing \$6.5 million, concluded that just 55% of patients get correct care. According to its authors, the shortcomings identified in the study "pose serious threats to the health care of the American public".

Med-File is a personal medical portfolio to provide the information you need to participate in your medical care. The portfolio enables you to keep all your medical information in an organized indexed binder with color-coded forms.

For additional information call (800) 333-0925.



SUNDAY, DECEMBER 14, 2003

Time: 11:00 a.m. to 4:00 p.m.

CHRISTMAS PARTY

*LOCATION: The Sportsmen's Lodge (818) 755-5000
12833 Ventura Blvd., Studio City, CA 91604*

**GIVEN BY THE LOS ANGELES RETIRED
FIRE AND POLICE ASSOCIATION**

*Valet parking — \$3.50 or Self Parking
Enter parking lot through Coldwater
Canyon Ave. (see map for directions)
Great Music, Door Prizes, Holiday Feast!*

*Any questions call the Association Office
toll free at (888) 288-5073.*

**"ASSOCIATION MEMBERS ONLY"
(including family)**

DEADLINE FOR RESERVATIONS
December 1, 2003

**NO reservations will be accepted after the
deadline. RSVP IS A MUST! MAIL ONLY!**

Mail reservations form and fee of \$5.00 per
person to LARFPA, 9521 Las Tunas Dr., #4,
Temple City, CA 91780-2190.

*PICK UP YOUR RESEERVATION TICKETS AT THE
REGISTRATION TABLE ON THE DAY OF THE EVENT.*

**SORRY, NO WALK-INS
NO REFUNDS**



Return this section with your \$5.00 per person reservation fee to:
LARFPA, 9521 Las Tunas Dr., Suite 4, Temple City, CA 91780-2190.

Name _____ Phone _____

Attending: Adults _____ Children _____ Total Enclosed \$ _____

RSVP by December 1, 2003
NO RESERVATIONS WILL BE ACCEPTED AFTER THE DEADLINE. RSVP IS A MUST!



*From Director
Lyle E. Hall...*

UFLAC Liaison

Well, I am glad to be back and should begin by apologizing for missing the deadline for the last newsletter. I was enjoying myself at my Oregon house and when I finally figured out that I should check the timeline, it was too late. Not only did I miss getting my article in the newsletter, but I also missed our Annual picnic. I am glad that it was as successful as in the past and I truly missed seeing those of you who did attend. I will try to do better in the future.

Over at UFLAC they are still in negotiations for this year's contract. They will most likely match the LAPPL in terms of economics (that is a three year contract at 4%, 3%, and 2%) and an increase in the medical subsidy of \$50/month the first year, \$55 the second and a match with what the civilians get in January of '05 in the third year. The City negotiators and the PPL have ratified their contract, but at this time the City Council has not approved. UFLAC has other issues that they are dealing with and I understand that Jim Featherstone, UFLAC's new negotiator, is doing a great job.

And now I would like to finish up on my long discussion of MY feelings of opposition to the active members' new pension plan. To repeat my first two article points, I would like to repeat that I and our Association have long been on record as supporting increased benefits for the active members. I personally resent the secrecy and lack of communication involved and the fact that the cost of their benefit comes out of pension funds that could have been shared with our members. Our pension fund has gone from being almost 140% funded to being under-funded. The Pension Department projects that the fund will not be fully funded again for at least 7 to 8 years, maybe longer. The uncertainties of the stock market and the economy in general will play a gigantic role in determining how soon the fund can return to its fully funded state.

One ray of hope is that the Board of Pension Commissioners has done such a tremendous job of maximiz-

ing returns and diversifying our risk that, with their continued diligence, we should be able to do as well if not better than most other funds.

But what about the new young firefighters and police officers out there on the job? There are a couple of massive issues hanging over their heads. The City has the right under the new Tier V to cap their contributions to the pension fund at \$50 million per year.

This is grossly inadequate to the operation of the fund and will lengthen the time needed for the fund to return to solvency. In addition, the new Tier V requires an employee contribution of additional 1%. The City agreed to make the employee's extra contribution as long as the fund was 100% funded. It is not. Will the City enforce its options and nail the active members? Who knows. But the threat is there and it could have a major impact on the younger members. The other issue for the active members to worry about is the agreement that Tier V pensioners have their pensions capped at 3% per year. With the economy down and times tight, this may not be a problem, but if inflation comes back at all, it could haunt those future pensioners. Even this year, with times being tough, the CPI was over 3%, and lots of us can remember a few years back when inflation was double digit for a long time. I remember when our pensioners got 17.7% one year followed by over 11% the next. With a 3% cap, some members may outlive their purchasing power and be faced with the same problems that some of our older members have now. The current active members spent the pension money that could have been used to help our existing pensioners in trouble now. Maybe in the future those active members will decide to not help the pensioners then in trouble. I hope the future active members have a better dialogue with the then retirees and that the many issues that now separate us will no longer be of importance. As I stated in my prior articles, this is my opinion and not necessarily that of the Board. If you have any questions or comments I would be glad to hear from you. Drop a note, send an email, call, or better yet, come to the next general membership meeting at Grace Simons Lodge at 10:00 a.m. on the first Wednesday of the month. We can have a cup of coffee, share a donut and resolve most of the issues of the world. I look forward to seeing you there. Thanks



*From Chaplain
Jan Van Leeuwen . . .*

A View From My Window

The time has come the walrus said - and so there is a change in the heading for my literary contribution. For those who have become familiar with my writings under the headings of "CHAPLAINS CHIRPINGS" the two hundred pound canary no longer sings his tune in hopes that someone may hear because the voice grows dim. A more accurate description of my messages will be presented in a sharing of my observations on subjects as those viewed from my sheltered resting place once described as my personal ivory tower. It took a lot of living to get me to this perch and having sung my song through my writings you are invited to share the view of life from my window. The encouragement received as a result of last quarterly's dissertation on water indicates that my written words are serving to stimulate thoughts in whatever direction in furtherance of individual growth.

Life continues to pass by my window. It's up to me to keep the panes sparkling clear so as not to distort the myriad of views in all directions. As desirable as the thought of a self-cleaning window may appear, the convenience would soon be overcome by the lack of responsibility in making even the smallest choices thus obviating the need for thought or individuality. A logical conclusion drawn from the absence of a clear view would hold that there would appear an open invitation to errors in action or in judgement. The results would be much the same as the everyday problems and adversities encountered by our fellow participants in this adventure.

My view of man is that of a unique individual, blessed in that independence with the ability and responsibility for making of choices for his action in furtherance of his welfare. Inasmuch as this entire consideration is a manifestation of man's survival the mere acceptance of conditions will not suffice. Mutual respect and consideration of the rights and privileges of another are the basis of success in this endeavor and must remain ever present in our consideration if we are to achieve any degree of success in this venture. The survival of our civilization as we know it requires

that each individual is consciously aware of his own values and beliefs, well founded in thought and deliberation. Vehement resistance to opposing suggestions and active participation in the solution of differences is the key to civilization's progress and survival. A posture of ferocious independence is essential. Apathy not only accomplishes no result but adds to the belittling of the gravity of the questions posed. To expound on that statement requires some thought as to a man's origin, both physically, psychologically, physiologically, mentally and spiritually, each as a separate entity and subject to various states of development. This in and of itself would stand on its own to substantiate the nature of man as individually unique. In answer to the question of who and what I really am my thoughts are led to a lifetime of experience and the conclusion as follows;

I am a spiritual being, using a physical body to enjoy a human experience. Spiritually I consider my origin as a thought in the mind of God. Physically I am the result of the marvel of the uniting of my parents that resulted in my birth. My physiological development is the result of choices that were made by me, or for me, or the result of circumstances beyond my control. Psychologically my nature is the result of my life experience to which I have been able to apply both thought and choice. Spiritually the result of my evaluation of elements of choice has led me to a conscious awareness of my surroundings and the innate capacity to know right from wrong. I cannot and will not subscribe to generalities which for the sake of political correctness or economic expediency group individuals as of one classification or another other than to refute the classification. Each individual is just that, a separate and distinct entity whose existence and welfare is the direct result of his or her choices and attitudes as they encounter life's experiences. This effort requires decisions and judgments that must be made from the depth of the soul of the primary subject, oneself. Deviation from this path, be it for personal gain or causal avoidance of responsibility, mass hysteria or unwarranted outside influence is, without doubt, a major contributor to the problems encountered in resolving the world's ills.

Some of our decisions readily present themselves of no great consequence such as what shall I wear today

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A View From My Window . . .

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or what shall I eat. These take on meaning proportionate to their importance to our individual survival. It is at this point that consideration should be given to the possibility of group effort toward a desired objective. The possibility of many dogs' tails wagging in unison does not speak for the genuine unity of the stimulus that prompts the reaction. Although the desired result may appear to be one of unanimity the root causes and purposes may differ greatly. In most instances it is the intent of the action that determines its justification.

A comparison of a particular problem to a coin is sometimes helpful. When considering the pros and cons of an issue they can be likened to one or the other side of a coin with neither being predominant yet still being a very essential part of the coin as a material entity. You can flip the coin endlessly to get the desired result but you are still aware that your desires are influencing your decision. The solution lies not in the correctness of the decision but in the understanding of the details of the issues on either side of the coin. This results in a demonstration of the integrity of the individual.

I have no need to generalize the qualities of my fellow man. I accept, although cautiously, the appearances and nature as presented to me and the purpose or intent for the consideration. At that point my experience and innate perceptions begin to direct my choices and govern the evaluation I must live with. I avoid the unreasonable stigma of negative assumptions until some visible manifestation presents itself to alter my overall appraisal. Life is an ongoing scenario and is subject to continual revision. Consistency is an admirable trait but loses its value when it becomes the first and foremost consideration in decision-making. Man has a propensity for pointing to the need for consistency even though he recognizes the individual nature of each series of events. The success or failure of legal proceedings are outstanding examples of attempts to push consistency to the forefront as opposed to acceptance as different views from the same window.

My original intent in entering this writing was not directed to man's self knowledge in the making of

decisions in the establishing the nature of who he is but to lightly touch upon some unrelated observations that might stimulate the imagination and brighten the day with a chuckle at the attitudes and somber reflections on a theme that we otherwise would overlook.

Such an item is Light. Much has been thought about illumination in the association with thought, the spirit, the physical sources such as candle, gas, moon, electric, neon or fluorescent, and even the representation of its presence in a painting in which the skillful use of colors can result in the representation of illumination where there actually is no luminescence. My thought at the moment considers the darkness as the absence of light. Experience applied to the resolution of this question guides us to a method by which one unknown is expressed as the established total minus the other unknown thereby creating the ability to isolate the definition of the value of the unknown entity. Hence the acceptable resolution as that of light being a positive reality and darkness being relegated to the absence of light. The same view from different windows! A matter of choice for the individual viewer. Shadow, however, is generated by light and may be seen as being that place where light has not yet entered. The darkness that seems to swallow up the shadows, because of our experience, is that unknown entity to be feared. We accept the light as dominant because of our hesitance to venture forth into the unknown in favor of our familiarity with our visual surroundings. The actual decision is of little consequence at this point in time in that man has been able through growth of his mental and physical capacities to obviate the need for fear of darkness through the flip of a light switch on the wall. Some might hold that man might be better off if he had been left in darkness, at least some of them. Could it be that all this technology, although extremely advantageous to the development of mankind, can be devastatingly destructive if not thoroughly evaluated and sensibly applied to the progress in man's evolution. It is toward the eventual benefit of man that I consider the continued effort toward perfection of the thought process be encouraged in the activity of man. It is certainly obvious that the lack of thought or consideration lies at the root cause of man's predicaments. This thought process is an entity of itself. Beyond the limited expression of 'It seemed like a good idea at

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A View From My Window . . .

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the time” the proposed excuse fails of its own accord. I have not yet decided if the thought process is innate or learned. I am inclined to observe that this gift is not equally dispensed throughout our civilization, a factor that somewhat explains cultural differences within our societies. If we wish to achieve uniformity, equality, and universal acceptance, the primary consideration should be a complete understanding of the elements involved. As informed and idealistic as we may have become, the declaration of a statement of policy or a edict of judicial opinion will not support voluntary compliance which is the ultimate solution to our desire for uniformity and consistency. Although the intent is laudable, the result falls short in acceptance. Again the same view as seen from different windows, or better yet perhaps same view, same window, different eyes!

I hope that you find my writings entertaining and thought-provoking. My intent is to inspire thought, increase knowledge and laugh a little at life and my foolishness in my attempt to have a greater understanding of my environment. As in anything that enters our individual minds, we are free to make of anything what we will. The choice is ours even if it is doing nothing! The action we do or do not take is ours alone and leaves only the responsibility for the results. As I write these lines a wonderful verse presents itself that you might ponder.

I was not placed upon this earth to live up to your expectations, nor you to mine. But if perhaps by chance we should find each other, it's wonderful. If not, so be it.

I have again attempted to express my appreciation of life in these writings. I thank you for your indulgence and understanding and hope that through the mindful mauling of this enthusiastic participant in this experience we call life, you may have entertained a helpful thought toward the development of your individuality in attaining the rightful enjoyment of the result of your efforts.

J. F. Van Leeuwen
(Van)
Chaplain



*From Treasurer
Director James Chastain . . .*

Treasurer's Report

It is nice to be able to say hello again to you all. It is August 6th. However, this Newsletter may be the only one that you receive prior to Christmas. So, please mark down the date of our Christmas party and make your reservations early.

So, let's get on with the financial news about our Association. The good news is that our managed (stock) account has turned around. The account was valued at \$1,170,852 on March 31, 2003 and was valued at \$1,276,601 on June 30, 2003. We also have 2 bond accounts that pay us interest, but the rates have dropped substantially whenever we have to replace "called" or mature bonds.

I would like to leave you with some opinions of professionals about: (1) future prospects for investors and (2) the gospel of safety for retirees.

1. Tom Petrino writes in the Los Angeles Times, "Many people probably feel that it is too late to buy stocks with major indexes up 20% to 30% since mid March". The S&P 500 Index actually rose 14.9% during the second quarter and is up a total of 10.8% for both quarters.

Some analysts still say that the P/E ratios are too high even though they have come down. Edward Yardeni, investment strategist, at Prudential Securities in New York, says, "Investors who worry about buying are overly cautious".

It is way too early to buy high-quality bonds such as Treasury issues, as rates hover near 45-year lows. Thomas S. Mulligan comments, "The sell-off in Treasuries since mid-June has been one for the record books, and has driven yields on longer-term securities to one year highs." (Yields move in the opposite direction of bond prices.)

Money market funds and short term bank CDs may offer peace of mind about one's principal, but little more. The yield is currently about 1%.

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Many market pros, like many individual investors, believe that it is a bad time to lock in current long-term rates, at least in Treasury issues. "The biggest trade of the next couple of years is likely to be shorting the bond markets", says John Bollinger, editor of the Capital Growth Letter in Manhattan Beach. "The odds are that we will see a substantial increase in interest rates".

Tom Petrino in the August 3rd edition of the Los Angeles Times outlines the State of California's plan to borrow \$14.1 billion via bonds to plug much of the \$38 billion budget shortfall. On top of that there are \$24.1 billion in voter approved general obligation bonds that are still to be issued over the next few years. This budget debacle also includes the siphoning off of money from Proposition 50 and Proposition 40 to balance the budget. California has the lowest credit rating of any state. Standard & Poors lowered the state's grade to BBB. That, is just two notches above "junk". The problem with buying bonds for long-term investment is the low rate of interest. Analysts advise to keep your funds liquid or in short-term investments because of the prospect for rising interest rates.

The Retired Fire and Police Association is not replacing bonds with long-term bonds. Our investment policy is to ladder our bonds and hold to maturity. We are not traders.

Investors are facing the same old problem. It is very difficult to make decisions involving markets. It is often said that hindsight vision is 20-20.

2. Linda Stern in the July-August AARP Bulletin titled an article "Spreading the gospel of safety" from an interview of Alan Blinder. He was the vice-chairman of the Federal Reserve Board and is a widely respected economist now teaching part time at Princeton. He said "This is a dangerous time, especially for retirees and near-retirees who need to think about safety first".

Blinder is betting on a recovery and believes that the nation is poised for economic growth that could exceed 4 percent in the second half of the year.

Linda Stern writes that Blinder has a three-part pre-

scription that should keep retirees' portfolios safe and still have some room for growth. "(1) Keep at least 50 percent of your money relatively liquid and safe, in very short-term CDs or Treasury bills; (2) use those funds to build a ladder of longer-term treasuries or CDs; (3) put a portion of your money into low-cost mutual funds that specialize in dividend-paying stocks, if you can stand the stress".

"The dividend paying stock funds are great investments for a long haul", Blinder says. "History suggests that stocks are a good investment, but history also tells you that there are periods of 10 to even 20 years in which they prove to be bad investments", he says.

He cautions investors who can't afford to lose any money to stay away from stocks and stock funds.

See you at the next reunion.

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LA Retired Fire & Police Association
Income Statement (Consolidated)
For the Ten Months Ending June 30, 2003

	Current Month	Year to Date
Income		
Membership Dues	9,364.18	92,723.93
Bequests	0.00	162.98
Donations	0.00	583.38
Gain/Loss-Sale of Assets	0.00	0.00
Income-Other	0.00	0.00
Total Income	9,364.18	93,470.29
Investment Income (Loss)		
Interest and Dividends	7,926.37	117,945.63
Royalties	108.41	212.42
* Gain (Loss)-Sale of Securities	19,768.48	159,969.66
* Unrealized Sec Gain (Loss)	<8,878.83>	<149,251.27>
* Investment Mgmt Expense	0.00	<9,909.68>
Total Investment Income (Loss)	18,924.43	118,966.76
Rental Income		
Total Rental Income	1,975.00	19,725.00
Rental Expense		
Insurance	0.00	744.53
Utilities	441.51	4,606.94
Repairs and Maintenance	181.33	3,358.27
Property Taxes	0.00	2,531.89
Management	150.00	1,500.00
Total Rental Expense	772.84	12,741.63
Gross Income (Loss)	29,490.77	219,420.42
Expenses		
Welfare Benefits	1,100.00	50,050.34
Salaries and Wages	5,857.12	52,064.01
Publications	46,118.16	108,179.73
Conferences	0.00	3,444.75
Flowers	61.63	193.62
Insurance	352.86	9,847.28
Legal and Accounting	500.00	15,179.00
Member Activities	122.00	22,535.52
Office Expense	310.44	3,027.16
Officers Expense	786.25	10,119.87
Petty Cash	0.00	265.83
Printing-General	821.08	821.08
Repairs & Maintenance-Office	90.67	2,560.65
Taxes-Payroll	459.25	4,182.70
Taxes & Licenses-Other	0.00	1,331.56
Telephone	366.48	3,605.54
Utilities-Office	220.75	2,303.49
Miscellaneous	0.00	655.20
Expense Allocations	0.00	0.00
Total Expenses	57,166.69	291,069.33
Net Income (Loss)	<27,675.92>	<71,648.91>

*= Stock Account

Prepared Without audit

Health And Fitness

CAFFEINE—the drug of choice for many

Most of us have a justifiable dislike of drug users and abusers. Whether it is “hard” drugs like heroin or cocaine, prescription drugs like barbiturates or tranquilizers, “recreational” drugs like marijuana or LSD, or even the nicotine “fiend” who cannot quit smoking; we look down on them all. But most of us conveniently ignore the drug that is used by over 90 percent of all Americans every day — caffeine. Whether we get it by drinking coffee, tea, or most colas, or whether we are “chocaholics”, most of us are regular users. Caffeine is used medically for a number of reasons, principally to stimulate the heart muscle and as a mild diuretic. But most of us use caffeine recreationally for a boost in energy, for heightened awareness, or simply to help us stay awake. Most of us no longer have to cram for school exams where we stay awake until all hours studying. Most of us (hopefully) no longer burn the candle at both ends and need to stay awake simply to do our job. But many of us feel that we cannot get our day started without that first cup of coffee (or tea) every morning. More than half of all American adults consume over 300 milligrams of caffeine every day. More Americans choose to use the drug caffeine everyday than any other; legal or otherwise.

How does caffeine work and why do so many people consume so much of it? Caffeine enters the bloodstream by way of the stomach and small intestine. Its effects can begin as quickly as 15 minutes after it is ingested and it stays in the body for hours. Only about one half of the caffeine is eliminated in the first six hours after taking. Most medical studies show that caffeine is a “habituating” drug in that it makes the body more comfortable through regular use. Additional studies have shown that people who consume the equivalent of four or more cups of coffee per day can become addicted and develop an actual physical need for the drug. These “users” report withdrawal symptoms such as headache, fatigue and muscle pain for 24 or more hours after their last cup of coffee, tea or cola. Caffeine can in rare cases even be fatal, although the dosage is very high; 10 grams; equivalent to eighty to one hundred cups of coffee at one time.

In the bloodstream, the caffeine is transported to the brain where it works its wonders. The brain regularly produces a chemical known as adenosine. that regulates when we feel drowsy and need rest and slumber. This adenosine that the brain produces becomes bound up in the brain’s receptors and triggers the appropriate response. Caffeine tricks the brain into believing that it is adenosine and the caffeine binds the receptors, thus blocking the binding of the adenosine. Instead of feeling drowsy, the brain becomes more active and fires off more neurons. The pituitary gland becomes aware of all this activity and thinks that there is some kind of emergency that the brain is dealing with. The pituitary gland releases hormones that tell the adrenal glands to produce adrenaline, the fight of flight hormone. This causes a number of effects on our body such as our pupils dilate, our breathing passages open up, our heart beats faster, our blood vessels on the surface constrict to slow blood flow from cuts, our deeper blood vessels dilate to increase blood flow to our muscles, our blood pressure rises, our blood flow to the stomach slows, our liver releases sugar into the bloodstream for extra energy, and our muscles tighten up to be ready for action.

Caffeine also increases the blood levels of dopamine (the pleasure center activator) in the same way that amphetamines do. Thus that “feel good” sensation that we get from our first cup of coffee or tea is the positive stimulus that drives us on.

Unfortunately, there are longer-term problems with caffeine use. After the initial rush wears off, we face fatigue and depression. Like most addicts, we take another cup to get that old adrenaline flowing again. Naturally, we can’t continue this spiral forever and there is always a corresponding letdown. The most important long-term problem is the effect that caffeine has on sleep. Adenosine reception is important to sleep, and especially to deep sleep. Even when we finally do fall asleep, we miss out on the benefits of deep sleep. Without deep sleep, we wake up feeling worse and feel that need for caffeine even more.

As bad as caffeine may be for us, there is some good news still around. Numerous medical studies over many years have shown that caffeine does not cause heart attacks, high blood pressure, or heart arrhythmias. Additionally, caffeine does not affect blood cholesterol levels.

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In Memoriam

Fire Side

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Joseph W. Augustine	5/9/03	Gerald E. Hanford	6/11/03	Charles F. King	7/11/03
John S. Petersen	5/16/03	Claude D. Leverett	6/23/03	Merlin V. Lehmann (n/m)	
Fred A. Roberts	5/22/03	William C. Shonborn	6/23/03		7/11/03
Charles W. McClure	5/26/03	James J. Dougherty	7/4/03	James H. Loughran	(n/m)
Robert M. Rios	5/28/03	Robert E. Edwards	7/9/03		7/11/03
Grantly Samuel	5/29/03	Joseph M. McCloy	7/9/03	Thad T. Whippo	7/22/03
Eric Stahl	6/3/03	Oran W. Converse	7/11/03		

Police Side

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
John F. Cizin	9/8/02	Larry (Laurits) C. Manderscheid		Abiel "Abe" Barron (n/m)	
Grayson E. Anderson	3/27/03		5/19/03		6/25/03
Donald R. Chambers	4/1/03	Donald P. Hanley	5/25/03	George W. Williams	6/30/03
Walter H. Arnold	4/21/03	Nolan Hamilton	5/26/03	Howard E. Smith	7/6/03
Madaline Cobb	4/24/03	Walter F. Zell	5/28/03	Robert J. Schebler	7/11/03
Irving L. J. Kasper	4/24/03	John G. Crowley	5/29/03	Ignacio C. Salseda	7/12/03
Lee D. Prentiss	5/4/03	Martin J. Dorner	5/30/03	Dolores J. Andrews	7/14/03
Irving J. Taylor	5/5/03	Kenneth G. Smith	6/2/03	Raymond E. Sifling	7/22/03
Richard G. Perea	5/9/03	Leonard "Raff" Rafferty	6/11/03	James Gokchoff	8/2/03
Thomas E. Dawson	5/18/03	Royal G. MacGregor	6/20/03		

Fire Widows & Widowers

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Ruth G. Wilde	5/13/03	Jeannette Richter	5/23/03	Mrs. Avis M. Pinger	7/4/03
Dorothy Horwitz	5/16/03	Frانيا L. Straeter	5/27/03	Ruth R. Cresto	7/6/03
Mabel E. Kinnaman	6/23/03	Florence W. Schenck	6/24/03	Mary M. Gunther (n/m)	7/11/03
		Clarice A. McLean	7/4/03		

Police Widows & Widowers

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Margaret I. Hegwood	3/8/03	Beverly Snyder (n/m)	6/14/03	Jessie Jones	7/7/03
Mary A. Owens	5/8/03	Theresa D. Morris	6/16/03	Jean L. Wooters	7/11/03
Anna E. Brennan	5/16/03	Veda D. James	6/18/03	Dolores J. Andrews	7/14/03
Marjorie R. Wood	5/16/03	Berneta J. Burgess	6/21/03	Annette Marie Tomanovich	
Ruth M. Wilkins	5/22/03	Terry M. Kendrick	6/30/03		7/27/03
Opal L. Howatt	6/5/03	Gertrude Joyce Peters	7/1/03	Joyce Donaldson	8/6/03

* (n/m) Denotes Non-Member.

New Members

FIRE:

Diana M. Bradley
 Barbara A. Collins
 Lynn A. Donaldson
 Douglas R. Everett
 James R. Finn
 Dale E. Gant
 Susan A. Graf
 Alan E. Higginbotham
 Peggy Plumlee
 Jean M. Rieger
 Hope M. Ripple
 Brian W. Salvage
 Helen L. Velzy

POLICE:

Diane Avina
 Donna L. Bangs
 James V. Bower
 John N. Brandt
 John T. Crotty
 John M. Dunkin
 Rosalinda D. Farley
 Donald R. Foster
 Salvador C. Gallegos
 Roger M. Gibson
 Richard A. Gonzales
 Norman A. Kellems
 James (Randy) Litton

Donna J. Manderscheid
 Doris W. McElhinney
 Elizabeth Means
 Gary Quarton
 Elizabeth Rautert
 Doris E. Regan
 James A. Robinson, Jr.
 Don Schwartzer
 Sylvia P. Smith
 Richard M. Swanston
 Gary M. Weller
 Steven H. Williams
 Libbie Young

Health And Fitness . . .

from page 16

Caffeine intake should be reduced or eliminated wherever possible. We should switch to decaf coffee, tea, or cola, or simply reduce the amount of caffeine that we consume. It wouldn't hurt to reduce the amount of chocolate in our diet as well. To help us cut back, we should remember the following average dosages. Typical coffee contains about 100 milligrams per 6 oz. cup. Obviously if we use a mug or get a big gulp from 7-11 we will get more. Most brewed tea contains about 70 milligrams per 6 oz. cup. Most

colas (Coke, Pepsi, Mountain Dew, etc.) contain about 50 milligrams per 12 oz. can. Milk chocolate usually contains about 6 milligrams per oz. Many over-the-counter drugs also contain caffeine to "boost" their power. Anacin contains about 32 milligrams per tablet. No-Doz contains about 100 milligrams per tablet and Vivarin and/or Dexatrim contain about 200 milligrams per tablet.

It is up to us to take responsibility for our own health and well-being. If we decide to be caffeine users, we should know our limits and avoid becoming abusers. We can control a great deal of the quality of our lives and should do so.

Dollars and Sense

CREDIT REPORTS—What are they and who can see them.

Almost every one of us has a virtual fountain of information out there in the real world about our most important issue, our finances. Each of us has a credit report or credit history and it is extremely important that we know exactly what is included and whether or not the information included is correct. Most financial experts recommend that each of us should check our credit records at least once per year. Because of the rapid increase in the crime of identity theft, many of these experts recommend doing so each six months. Obviously, if we are contemplating a major purchase such as a house, automobile, or expensive item, we should know ahead of time just what is included in the report that the creditor will base his or her decision on. The time to fix or remove any errors in our credit report is when we don't need it. Nothing is worse than deciding to buy something and then being told that we don't qualify for whatever reason. In addition, some studies have indicated that there are errors detected in credit reports over 50 percent of the time. Errors can be caused by a number of reasons, but usually they occur when you have been mistaken for someone else or when someone has deliberately gained access to your file and used or abused your credit. Sometimes, it can just be human error where some clerk makes a bad entry or inadvertently enters negative information. Regardless of the reason, we should know about what is in our report and that it is accurate.

Our credit report is just a history of our credit usage and comes from many sources. Companies that have granted us credit make regular reports about our accounts to the three main credit-reporting agencies. If we are late making payments, those to whom we owe money such as utilities, hospitals, landlords and others may report this to the agencies. Our bank may inform the agencies if we overdraw our accounts or do not make credit card, auto loan or mortgage payments on time. Our credit reports may also contain information about delinquent child support payments. It may even report any convictions of a crime, however, to date, the three main agencies do

not include criminal conviction on credit records. Such information may, however, be reported in connection with an employer background check.

In addition, our credit report contains our name and any name variations, our address, and previous addresses, telephone number, Social Security number, year and month of birth, and employment information. Our reports also contain matters of public record such as civil judgments, tax liens and bankruptcies. In addition, there is a record of who has inquired into our credit reports over the last six months. It is easy to see why we should check our files at least once in each six-month period.

Some information may NOT be included in our credit report file. No medical information may be included, nor may information related to age, marital status, or race. Bankruptcies and debts are generally purged after seven years. In California, records of arrest or misdemeanor complaints must be removed after seven years as well. Some information remains included forever but these are rare. A credit transaction involving \$150,000.00 or more, information about a job with a salary above \$75,000.00, or an application for life insurance for more than \$150,000.00, as well as tax liens that are not paid will remain in our file.

As we can see from the information listed, there is a lot of damage that could be wrought if it fell into the wrong hands. The credit reporting agencies go to great lengths to insure that our privacy is protected and the Federal government has passed a number of stringent reporting and security acts for our safety. Nevertheless, it is up to us to verify that the information contained is correct and that it is not being misused by others.

In spite of all the security measures that have been instituted, a number of people have access to our credit accounts. Landlords, insurance companies, employers or potential employers, companies considering giving us credit, state or local child support enforcement agencies, and most government agencies.

So now that we all agree about the importance of each of us checking our own credit report, how do we do it and whom do we contact.

Most financial advisors recommend that we check

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Dollars And Cents . . .

from page 19

with EACH of the three main credit-reporting agencies. While most of the information will be duplicated, there can be differences between agencies and some information may be included in one agency's report and not in others. For a copy of our report, we should write, call or connect online with:

Equifax Inc.
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111
www.equifax.com

or Experian National Consumer Assistance
Box 2104
Allen, TX 75013-2104
(888) 397-3724
www.experian.com

or Trans Union LLC Consumer Disclosure
P.O. Box 1000
Chester, PA 19022
(800) 888-4213
www.transunion.com.

Each of these companies MAY charge for a copy of the report (usually under \$10.00) or they may offer them for free. In addition, there are a large number of private companies that offer to provide us a copy for free. These may involve their trying to sell us a service or their advice so we must be careful just what we sign up for. Also, there are a number of times when we can get a copy for free. We are entitled to a free report if:

1. We have been denied credit (we must request within 60 days);
2. If we are unemployed and intend to apply for employment in the next 60 days;
3. If we are on public welfare assistance;
4. If we have reason to believe that our files contain inaccurate information due to fraud;
5. and a few other reasons which probably do not apply to us.

In our next article, we will discuss just what to do if we find errors or false information in our files.

DID YOU KNOW ? ? ? ?

A collection of hints, tips, and trivia.

Leather luggage, handbags, briefcases, etc., will retain a smart appearance and wear indefinitely if they are given the proper care. The reason leather cracks, peels, and powders is that it dries out. Neat's foot oil, lanolin and castor oil are all good leather conditioners. Mineral oil and linseed oil should not be used.

The only 15 letter word that can be spelled without repeating a letter is uncopyrightable.

An ostrich's eye is bigger than its brain.

The first toilet ever seen on television was on "Leave it to Beaver."

Thirty-five percent of the people who use personal ads for dating are already married.

On average, 100 people choke to death on ball-point pens every year.

The house centipede and the millipede are nonpoisonous, seldom bite people, do not damage food or clothing and destroy other insects. If you must kill them, spray with a household surface spray containing lindane.

Many years ago in Olde England, pub frequenters had a whistle baked into the rim or handle of their ceramic cups. When they needed a refill, they used the whistle to get some service. Hence the term "wet your whistle."

The cruise liner, Queen Elizabeth II, moves only six inches for each gallon of diesel that it burns.

To prevent mildew inside ones' home, keep the house clean, well ventilated and dry. Grease and soil provide food for developing mildew mold.

Self-defrosting refrigerators still need to be checked and cleaned at least once per year.

Rust stains can be removed from most delicate cottons and linens by sprinkling salt on the stain and then adding lemon juice. Dry in the sun.

I Wonder How Much is Fact and How Much is Fiction.

I always wondered when I worked the 11-7 shift why it was called the graveyard shift, I just thought it would send you to an early grave. Here are some facts about the 1500's:

Most people got married in June because they took their yearly bath in May and still smelled pretty good by June. However, they were starting to smell so brides carried a bouquet of flowers to hide the body odor. Hence the custom today of carrying a bouquet when getting married.

* * * * *

Baths consisted of a big tub filled with hot water. The man of the house had the privilege of the nice clean water, then all the other sons and men, then the women and finally the children-last of all the babies. By then the water was so dirty you could actually lose someone in it. Hence the saying, "Don't throw the baby out with the bath water."

* * * * *

Houses had thatched roofs-thick straw-piled high, with no wood underneath. It was the only place for animals to get warm, so all the dogs, cats and other small animals (mice, bugs) lived in the roof. When it rained it became slippery and sometimes the animals would slip and fall off the roof. Hence the saying "It's raining cats and dogs."

* * * * *

There was nothing to stop things from falling into the house. This posed a real problem in the bedroom where bugs and other droppings could really mess up your nice clean bed. Hence, a bed with big posts and a sheet hung over the top afforded some protection. That's how canopy beds came into existence.

* * * * *

In those old days, they cooked in the kitchen with a big kettle that always hung over the fire. Every day they lit the fire and added things to the pot. They ate mostly vegetables and did not get much meat. They

would eat the stew for dinner, leaving leftovers in the pot to get cold overnight and then start over the next day. Sometimes the stew had food in it that had been there for quite a while. Hence the rhyme, "Peas porridge hot, peas porridge cold, peas porridge in the pot nine days old."

* * * * *

Sometimes they could obtain pork, which made them feel quite special. When visitors came over, they would hang up their bacon to show off. It was a sign of wealth that a man "could bring home the bacon." They would cut off a little to share with guests and would all sit around and "chew the fat."

* * * * *

Those with money had plates made of pewter. Food with high acid content caused some of the lead to leach onto the food, causing lead poisoning and death. This happened most often with tomatoes, so for the next 400 years or so, tomatoes were considered poisonous.

* * * * *

Lead cups were used to drink ale or whisky. The combination would sometimes knock them out for a couple of days. Someone walking along the road would take them for dead and prepare them for burial. They were laid out on the kitchen table for a couple of days and the family would gather around and eat and drink and wait and see if they would wake up. Hence the custom of holding a "wake."

* * * * *

England is old and small and the local folks started running out of places to bury people. So they would dig up coffins and would take the bones to a "bone-house" and reuse the grave. When reopening these coffins, 1 out of 25 coffins were found to have scratch marks on the inside and they realized they had been burying people alive. So they thought they would tie a string on the wrist of the corpse, lead it through the coffin and up through the ground and tie it to a bell. Someone would have to sit out in the graveyard all night (the "graveyard shift") to listen for the bell; thus, someone could be "saved by the bell" or was considered a "dead ringer."

And that's the truth..

Membership Change of Address/Information Form

If you want to add or change anything, fill in the following and mail it to:
LARFPA, 9521 Las Tunas Drive, Suite 4, Temple City, CA 91780, or you can Fax
to: (626)285-1461. **No additions or changes will be accepted by telephone.**

Fire Retired Active

Police Retired Active Serial # _____

Name: _____ Spouse _____

New Address: _____ Apt/Sp# _____

City: _____ State: _____ Zip: _____

Phone #: (_____) _____

Email: _____

Old Address: _____ Apt/Sp# _____

City: _____ State: _____ Zip: _____

Phone #: (_____) _____

Email: _____

IMPORTANT! Complete the following if you wish to have your information in the next Roster:

Name and address "Confidential" Yes No

Phone number "Confidential" Yes No

E-mail address "Confidential" Yes No

Mail a Roster Yes No

NEWSLETTER: Do you wish to have your information as listed above under
"Change of Address" in the next Newsletter: Yes No

Signature _____ Dated _____



Halloween is just around the corner, but where did this holiday come from, and why do we celebrate it the way we do. The name itself, Halloween, comes from a corrupted contraction of All Hallows Evening. November 1st is All Hallows Day for All Saints Day in the Catholic Church. In addition to this religious celebration, the Celts in ancient Ireland celebrated a holiday called Samhain, on October 31st, which they regarded as the end of summer. They dressed in colorful clothing and costumes and made a lot of noise and music. There are a large number of myths associated with these early celebrations which have come down to us today, but most are contradictory, and none can be tied 100% to the origination of the Halloween celebration.

The custom of Halloween was brought to this country by the Irish immigrants fleeing the potato famine in the early 1840's. The custom of trick or treating is believed to have started from a ninth-century European custom known as "souling". On November 2, All Souls Day, early Christians would walk from village to village begging for "soul cakes" of bread and jelly. The more cakes or treats the beggars would receive, the more prayers the beggars would promise to say for the departed souls.

The Jack-o-lantern probably stems from Irish folklore. According to myth, a man named Jack, who was a notorious drunkard and trickster, tricked the Devil into climbing a tree. He then carved a cross in the trunk of the tree, trapping the devil above. Supposedly, Jack then made a deal with Satan that he would let him down if Satan would agree to never tempt Jack again. When Jack died, he was not allowed into Heaven because of his making a deal with the devil. He was not allowed into Hell because Satan was angry about being tricked. Instead, Jack was given one ember to light his way through the darkness of eternity. The ember was placed inside a hollowed-out turnip to keep it glowing longer. When the Irish immigrants came to America, there were more pumpkins than turnips so Jack-o-lanterns were made from pumpkins. Today, Halloween is celebrated by a mixture of these past customs and very few give even a thought to how it all began.

Policeman's Prayer

When I start my tour of duty, God,
Wherever crime may be,
as I walk the darkened streets alone,
Let me be close to Thee.
Please give me understanding
with both the young and old.
Let me listen with attention
until their story's told.
Let me never make a judgment
in a rash or callous way,
but let me hold my patience.
Let each man have his say.
Lord, if some dark and dreary night,
I must give my life,
Lord, with your everlasting love
protect my children and my wife.

(Author Unknown)

Sent to us by Martha Schisler, a widow of a retired LAPD Policeman.

What Is Good?

"What is the real good? " I asked in musing mood.

Order said the law court:

Knowledge said the school:

Truth, said the wise man;

Pleasure said the fool;

Love, said the maiden;

Beauty, said the page;

Freedom, said the dreamer,

Home, said the sage;

Fame, said the soldier;

Equity, said the seer;...

Spake my heart full sadly

"The answer is not here."

Then within my bosom softly I heard :

"Each heart holds the secret,

Kindness is the word ."

John Boyle O'Reilly 1844-1890