



LARFPA

NEWSLETTER

Fall 2018

Dedicated to the welfare and assistance of retired Los Angeles City firefighters, police officers, their widows and dependent children.



The President's Message

by President Don W. Vincent

HOW OUR MEDICAL PLANS WORK WITH MEDICARE

In April 1972, Dr. Jobe operated on my left knee. Afterwards, he informed me that he removed a tumor the “size of my thumb” from my knee. He further elaborated that he felt the tumor was benign and the operation was a success. About a week later, after they received the lab results from three different hospitals, he informed me that it was a deadly form of cancer with a 90% fatality rate in two years. Synovial Cell Sarcoma was the diagnosis. Amputation is the normal treatment and Dr. Jobe was prepared to do that.

Fortunately, another doctor in his office convinced him not to amputate. He further convinced him to prescribe radiation treatment. Four hundred rads of radiation, which is a massive dose, was directed into my knee for a little over a month. The actor Robert Urich died from this type of cancer in his elbow.

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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.

LARFPA MEETINGS and EVENTS

General Membership Meetings

When: September 5, 2018 - 10 a.m. – 12 p.m.

Where: Grace E. Simons Lodge

Speakers: TBA

When: June 5, 2019

*ANNUAL BBQ to immediately follow

Where: Grace E. Simons Lodge

Speaker: TBA

Coffee, doughnuts and box lunches will be available at the September General Membership Meeting.

Special Event

ANNUAL HOLIDAY CELEBRATION

When: Saturday, December 8, 2018
11 a.m. – 4 p.m.

Where: Sportsmen’s Lodge, Studio City, CA

For Information check our website www.larfpa.com or call (888) 288-5073

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President ...

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Since this was not an I.O.D. injury, I had to rely on my private plan with the LAPRA. It worked out well. For the next thirty-nine years, I was able to play handball and ride my bicycle. In 2011, my knee flared up and my leg was amputated. It took two amputations due to an infection that would not go away. I now have a stump that is 6 to 8 inches long which is very short. This has caused me many problems. I have had more than ten operations and a year in a hospital or nursing facility.

By the time I had my amputation, I was enrolled in Medicare which covered most of the medical expenses while Anthem Blue Cross covered the remainder. My personal medical expenses have been minimal.

After I was released from the hospital, I began the process of being fitted for a prosthetic leg. This was also a difficult and expensive procedure. Fortunately, Medicare paid the majority of bills and Anthem Blue Cross paid the remainder. The fitting of the prosthetic leg is an ongoing process. I don't think it will ever end. There is a choice, however. You can sit in a wheel chair. This is not a choice from me.

The purpose of relating all of this information to you is to let you know how the system works and how blessed we are to have organizations that look after our welfare. Members of the LARFPA, LAFRA and LAPRA do their best to get the most advantageous programs for us. All three organizations have the retirees' well being as a priority. It's similar to caring about your partner's safety while working together. All retirees should be members of the organizations.

I hope I have illustrated how Medicare and our health plans work together. There is one other factor that is vital to our welfare. It's our individual responsibility to each other. At LARFPA, we receive notices of distress continuously. We respond if necessary and give aid if that's required. In some cases, we find that the person needing aid has not properly prepared themselves. This duty to care for each other is a responsibility for all of us. Even if you just report it to the LARFPA by phone, you will be taking care of fellow retirees. It is my hope and prayer that no retiree is left destitute. We can help.



From Vice President
Don Forrest...

Greetings from Retirement Land

Greetings from Retirement Land...or should I say the Sahara Desert. Those who are still holding on to the belief that we don't have "global warming" don't know camel dung from shinola. I had to take out an energy loan at the credit union to pay my Edison bill. Ok! On to more important things...like our pensions and medical benefits that are under attack again. Yes, folks – we've got big trouble right here in River City. The fact that our pension system is well-funded – over 22 billion and is a top performer in all the public employment retirement systems, our medical subsidy plan is also in good financial shape, as well, seems to be ignored by those who are dropping the proverbial "turd in our punch bowl."

The attack starts with the mayor and is sent down from the ivory tower to his appointed puppets on the Fire and Police Pension Commission. These mayor-appointed commissioners – aka "dupes," believe their job is to save the city money rather than manage our well-funded system. Unfortunately, the General Manager of our Fire and Police Pension system has his fingerprints on this issue, as well.

I've seen this movie. It's called, "Deliverance." They're all sittin' on a pension commission front porch...a couple of 'em playin' a banjo, a couple of 'em sippin' moonshine and a couple of 'em squealin' like pigs. "Save this city money." The very people who are either elected, appointed or hired to manage our well-earned pension benefits are the traitors to all our LAFD/LAPD members. "Shame on all of you."

Well, this is "A Call to Arms." "Suit Up." If **they** think we will just sit by and watch them destroy our pension benefits, "drug test them." The last time they screwed with us – 300 of our members showed up at a Pension Commission meeting to help them



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Greetings from Retirement Land

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understand. Think about an organized march on City Hall to protest the mayor's ill-conceived attack on our pensions and benefits. The media loves this stuff. I understand the mayor has aspirations for "higher office" down the road.

Think really hard, Mr. Mayor. Who's the last group of people you would want to oppose you? Good guess, sir. Damn right – It's the City of Los Angeles' first responders – fire, police and rescue. Take another wild guess, Mr. Mayor...who is held in very high esteem with our citizens and voters? Fire, police, first responders and our military -- OR -- politicians? Take a bold move and get on the right side for a change.

All of us – LAFD & LAPD members worked hard for our retirement benefits – we **earned** them and **deserve** them as we were promised. "All Gave Some – Some Gave All."

And, in closing, as we approach September 11... 9-11 and the attack on the World Trade Center "WTC" --- NEVER FORGET.

Stay well – Be Safe – Hydrate

- Hug a friend

- Pet your dog

Don

The Newsletter is published four times a year. Submit articles, announcements, and information to:

LARFPA Publications Chairman
9521 Las Tunas Drive, Suite 4
Temple City, CA 91780

Phone 626-285-5138 — Fax 626-285-1461

Submissions can also be made through the members portal on the website.

The deadlines for submissions to the Newsletter are Spring - February 1 — Summer - May 1
Fall - August 1 and Winter - November 1



From Secretary
Jim Mateer...

Miscellaneous Musings

DEATH, TAXES AND PENSION MANIPULATION

It used to be the old saying was you can always count on death and taxes. Nowadays, you can add pension manipulation to the equation. I try to never use the word "entitled" when speaking of our pension benefits. That implies, like some of the many government programs, people are entitled to benefits they never worked to earn. All of us worked hard to earn our pension benefits. Pension income and our health and dental benefits were earned over decades of hard work and dedication to serving the people of the City of Los Angeles. Then, along comes the five appointed members of the Los Angeles Fire & Police Pension Board.

The mayoral appointees have one mission in mind. Reduce the cost of the Los Angeles Fire & Police Pension (LAFPP) to the city's budget. They are not concerned with the City Charter or past court decisions. When they hire an outside consultant or actuarial, they are not concerned with the recommendations. Their sole focus is to reduce the cost of the benefits. A classic example to the amount of medical and dental subsidy. You could be excused for thinking, after the Fry 2% Lawsuit, the medical and dental subsidy would be a settled matter.

By Los Angeles City Charter, the LAFPP is required to establish the amount of the medical subsidy. To determine the amount of the subsidy, the LAFPP uses an outside consultant to determine the medical trend rate. There are two ways of determining the rate, or the annual increase of the subsidy. Predicting the increase based upon certain data and estimating the increase based upon actual, historical use. The outside consultant reported the percentage increase for 2018 should be 7%. The majority of the Board was not happy with this and directed their staff to review the matter. Predictably, the staff said 6%. This, no doubt saves the city a lot of money. The reality is

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it costs us, the members money out of our pockets, violates the “contractual” requirements of benefits we have earned, and finally – shows the five appointed members of the Board are not looking out for our interests, only the City’s.

Rest assured your LARFPA will continue to oppose this continued attack on our benefits. In the near future it may become necessary to bring our concerns directly to the board by showing up at a meeting or by directly communicating via US Mail or e-mail.

You can also rest assured, there are barbarians at the gates.

DONE WITH THE DUST

I am proud and happy to report the office and building remodel is complete. A little background information here would be in order. The building that houses the LARFPA office was built in 1970. We know this because in the process of moving stuff around, we found the original, approved blueprints. LARFPA purchased the building in 1985. We own the building outright and rent from our three tenants generates a modest amount of income. Since being built, the building and infrastructure have never been upgraded or modernized. The project we undertook rebuilt both bathrooms. We now have two modern and efficient bathrooms for our tenants and our employees. In our office we replaced the decades old carpeting, installed modern – efficient lighting and installed cabinets to store our files and supplies. Additionally, we upgraded our telephone system, upgraded our internet and Wi-Fi systems. Finally, we installed a digital camera system to help secure our building. A big thank you to our office staff for being patient and flexible during the six-month process. Anyone that has remodeled a house, while living in it, know how nerve racking it can be.

PAUL ENOX

In June we bid farewell to Paul Enox, President Emeritus of LARFPA. I first met Paul in the mid 1980’s while working the backroom of the Office of Operations. He was at PRD. Although our paths

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LARFPA STANDING COMMITTEES 2018

GENERAL COMMITTEES

FINANCE:

Fire: Jimmy Hill, Dave Marino

Police: Bob Weisz, Dan Watson

OFFICE:

Fire: Lee Kebler, Dave Marino

Police: Jim Mateer, Dan Watson

PUBLICATIONS:

Fire: Greg Newland

Police: Al Ruvalcaba

SOCIAL:

Fire: Bob Olsen, Don Forrest

Police: Art Placencia

BENEVOLENT ASSOCIATION:

Fire: Bill Quinn, Don Forrest, Bob Olsen

Police: Art Placencia

PENSION:

Fire: Lee Kebler

Police: Bob Weisz, Al Ruvalcaba

LIAISON COMMITTEES

FIRE RELIEF: Lee Kebler, Bob Olsen

POLICE RELIEF: Garrett Zimmon

UFLAC: Greg Newland, Bill Quinn

POLICE PROTECTIVE LEAGUE:

Art Placencia

PENSION COMMISSION:

Fire: Lee Kebler

Police: Don Vincent

POLICE MEMORIAL FUND:

Daniel Watson

SPECIAL COMMITTEES

BYLAWS:

Fire: Bill Quinn

Police: Don Vincent

WEBSITE:

Fire: Greg Newland, Bill Quinn

Police: Bob Weisz, Garrett Zimmon

FIRE MEMORIAL:

Bill Quinn, Lee Kebler, Don Forrest

ELECTIONS:

Fire: Greg Newland, Lee Kebler

Police: Garrett Zimmon

RECRUITMENT COMMITTEE:

Fire: Jimmy Hill, Greg Newland

Police: Art Placencia, Garrett Zimmon



*From Director
Dan Watson...*

Paul Enox . . .

PAUL ENOX – A FINE GENTLEMAN AND FRIEND

On Tuesday, June 19 the Board of Directors and several hundred friends and family attended the funeral services of retired LAPD Captain and former LARFPA Board Member Paul Enox. Paul passed away on June 11 following a lengthy and courageous battle with cancer. He leaves behind his beloved wife Cheryl, daughter Shannon who's followed in her father's footprints with the LAPD, son-in-law Nathan and twin grandchildren who gave him energy to fight the cancer.

I was honored and humbled when Paul asked me to be one of the speakers at the service and represent the Board of Directors. In addition, beautiful, heartfelt remarks were provided by Commander Ruby Flores, Assistant Chief Mike Moore, Chief Charlie Beck, and retired Assistant Chief Earl Paysinger who also served as the Officiant.

I can tell you it is not easy to prepare and deliver remarks before a large crowd about someone you care about deeply. For my article in this issue I would to provide a condensed version of the eulogy I gave as a remembrance of a man who served tirelessly on the Board and impacted everyone he knew. I don't

Miscellaneous Musings . . .

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frequently crossed, I never worked for Paul. I wished I had that opportunity. Several years ago, our paths crossed at the Staples Center during a Kings game. Unfortunately for Paul, I am a Ducks fan. When I joined the Board of Directors, Paul was the current president. It was an honor to work with him again. Paul was a unique man, Husband, Father and Grandfather. He will be missed for certain. Paul – until we meet again, "Let's Go Ducks."

believe my words are adequate to describe one of the brightest, most compassionate, intelligent, and witty people I've known.

"What a beautiful day to celebrate the life of a beautiful man.

Paul honored me twice recently by asking me to replace him on the Board of the Retired Fire and Police Association when he had to step down due to his health issues. He also asked me to speak today.

Before I talk about his role with the Retired Association, I'd like to explain how we first met. I was assigned as the Officer-in-Charge of the Manuals and Orders Unit, Planning and Research Division. M&O researches and implements changes in Department policy. It's an important, but boring job. The unit had some very creative people and it was a grooming ground for future leaders. Among those I worked with were Paul, Rick Webb, Rick Jacobs, Dave Baca and others. It's a Who's Who of the Department command staff including Daryl Francis Gates.

I was the Sergeant but Paul was my mentor. I learned a lot from working with Paul.

I learned not to necessarily believe what others said about people but to form your own opinion. I relied on that a lot over my career.

I learned about June Teenth, and isn't it appropriate that we are celebrating Paul's life on June Teenth?

I learned how to be good at Scrabble. We had a scrabble game at lunch every day. The winner of each game got 25 cents from the other players. Paul told me it would take me at least \$20 before I got my first quarter. It was more like \$40.

Paul had a unique and descriptive way of describing situations. Some were familiar like, 'He's busier than a one-armed paper hanger.'

Some were not: 'That's tougher than being a one-legged man in an ass kicking contest.'

Some I didn't understand: 'If that's true, then Skippy is a punk.'

Or, 'Why are you grinning like a mule eating onions?' I asked what a mule eating an onion looked like and

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Paul Enox . . .

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he responded, ‘well, just give an onion to a mule and you’ll see.’

And finally, ‘that’s slicker than dog snot on a door knob.’

Paul was a peer group leader, bright, wise, insightful, and witty. He was the unofficial Assistant OIC, with clear leadership potential.

M&O was known as ‘the Zoo’ which made me the zookeeper, but Paul was the ring leader. We had a bunch of creative, mischievous minds, and Paul was the big brother who would encourage but not participate.

An example – I returned from vacation and found my desk missing. Our office was on the second floor and the first floor extended beyond our office and there was a door to the roof to access the air conditioning equipment. My desk, with the phone, in-box, photos, etc. was set up on the roof. I feigned anger and Paul said, ‘I told them not to do it’ and I knew damn well it was his idea.

We worked together for two years. I moved on and Paul promoted. He went on to become a great LAPD leader, earning respect everywhere he worked.

Paul retired in 2003 as a Captain III assigned to Scientific Investigation Division.

Paul’s wife Cheryl told me that he was not only a wonderful husband and father, but also her best friend. He always made sure to keep her happy and well fed which explains why after he retired he enrolled in the renowned Cordon Bleu cooking school.

And that explains why I used to see him walking to his car near the South Pasadena campus wearing a chef’s smock and hat that made him look ten feet tall.

Besides becoming a chef, after retiring Paul joined the Board of Directors of the Retired Fire and Police Association in 2008 where he served for ten years. He brought the same level of leadership to the Board that he showed throughout his LAPD career.

Paul served on the Finance and Benevolent committees. He was Vice President from 2011 to 2013 and

President from 2013 to 2015. Paul always contributed in a wise and kind way and was respected by his fellow board members for his knowledge and class.

As always, Paul’s wit was one of his strengths. Paul was a huge LA Kings fan and fellow Board member Jim Mateer is a Duck’s fan. That might be the reason that Paul asked me to replace him on the Board. My son-in-law works for the Kings which means Jim will still have someone to argue hockey with.

Social media can be a blessing or a curse. But at a time like this it gives us an opportunity to share our thoughts and recollections on Facebook and other sites.

If a measure of a man is based on social media comments, then Paul Enox was a giant.

I reviewed at least a hundred comments from friends, co-workers, bosses and subordinates. Here’s some of what they said:

Retired Deputy Chief Carlo Cudio wrote, ‘My wife, Paulette, and I are very sorry to learn that Paul Enox has passed away. We worked with and around him several times over the years. He was a great guy. A gentleman, a good family man, smart as they come and very dedicated to the Department. He had such a great personality, a big one to be sure. We had so many laughs together. We will miss him.’

Retired Commander Jim Voge wrote, ‘Paul and I met in the ‘70’s as P-3s in 77th and worked with our around each other throughout our careers. He and Cheryl visited us three years ago and the only thing that changed was our waistlines and hair color. Paul had an infectious grin and could cheer up everyone in stressful situations. He possessed a compassionate ear and an open, intelligent mind. His personality was filled with humor and love. Paul was one of a kind, and he will never be forgotten. Rest in Peace. You lived life well and touched the hearts of many.’

And finally, Greg Montgomery spoke for all of us. ‘Paul Enox was my friend, brother, mentor, and most of all he had the best sarcastic wit of anyone I know. He will be missed but is now in the hands of our Lord and Savior and may he rest in peace. God bless.’

Thank you, Paul for enriching all of our lives, and thank you Cheryl and Shannon for sharing Paul with all of us.”



From Director
Garrett W. Zimmon ...

Updates from My Corner . . .

• Status of the Actions by the Pension Commission Relative to Medical Subsidies and Supplemental Medical Insurance for Retirees on Medicare

Since last year, the Los Angeles Fire and Police Pension Board of Commissioners (LAFPP Board) has been set on changing the medical coverage for retirees. Ultimately, they decided to focus on those retirees who are on Medicare. The LAFPP Board is made up of five Mayoral-appointees, one active Fire and one active Police member (elected by active members of the respective departments), and one retired Fire and one retired Police member (elected

by retirees from the respective departments). Thus, if Mayoral-appointees' vote as a block, they hold a 5 to 4 vote majority. Until recently, the actions and demeanor of the mayoral-appointed members of the LAFPP Board have been more of a dictate than a negotiation. Sadly, the comments of some of the Board members are often condescending and lack professionalism. As a retired staff officer on the LAPD, during my career, I have attended over 100+ meetings of various City commissions and have never seen the type of one-way discourse engaged in by this LAFPP Board. Several of the mayoral-appointed members of the Board have made it clear that their ONLY goal is to reduce costs, without concern on how that reduction impacts retirees or the organizations that have historically provided quality medical coverage to both active and retired Police and Fire personnel.

Recently, thanks to action by LA Police Protective League (LAPPL) Director Corina Lee; Police Relief Association (LAPRA) President Kevin McCarthy, and Fire Relief Association (LAFRA) President Bob Steinbacher, the LAFPP Board is showing some signs of slowing down the process to allow for thoughtful data-supported input. That said, every Police and Fire retiree needs to pay attention to what is going on during the LAFPP Board meetings. The actions they are considering will be detrimental to retirees, both in terms of subsidies and the types of supplemental Medicare providers available to you.

Of note is the fact that the LAFPP is one of the best funded large police/fire pension funds in the United States. There is no current financial crisis that is endangering the fund.

According to the LAFPP's own Board of Governance Polices (Updated 11/03/16), Appendix 1-Charter Provisions:

Consistent with Article XVI, Section 17 of the California Constitution, and any successor constitutional provision, and subject to the limitations set forth elsewhere in the Charter concerning anything other than pension and retirement system administration and control over system investments, each pension and retirement board of the City shall:

- (a) Administration of the Pension or Retirement

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LOS ANGELES RETIRED FIRE AND POLICE ASSOCIATION

BOARD OF DIRECTORS – 2018-2019

President – Don W. Vincent, LAPD

Vice President – Don Forrest, LAFD

Secretary – James “Jim” Mateer, LAPD

Treasurer – Jimmy Hill, LAFD

Directors

Fire

Police

Thomas “Tom” Brennan	Arthur “Art” Placencia
Lee Kebler	Albert “Al” Ruvalcaba
David “Dave” Marino	Daniel “Dan” Watson
Gregory “Greg” Newland	Robert “Bob” Weisz
Robert “Bob” Olsen	Debra “Debbie” Winter
William “Bill” Quinn	Garrett Zimmon

Directors Emeritus

Kenneth E Buzzell	Mike Dwyer
Raymond G. Case	William O. Gartland
James R. Chastain	James R. Wilke

Updates from My Corner

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System.

Have sole and exclusive responsibility to administer its system for the following purposes:

- (1) to provide benefits to system participants and their beneficiaries and to assure prompt delivery of those benefits and related services;
- (2) to minimize City contributions; and
- (3) to defray the reasonable expenses of administering the system.

The duty to system participants and their beneficiaries shall take precedence over any other duty.

At the time of the writing of this newsletter article, the key issues being “discussed” by the LAFPP are:

- Looking at a Medicare Supplemental Plan as an additional option to the other plans currently offered by LAPRA or LAFRA.
- The Mayoral-appointees also voted to have LAFPP staff research and evaluate a Kaiser plan and dental options that would be run by the LAFPP beginning July 1, 2019.
- Changing the current operating agreements with new contracts that dictate new mandates on LAPRA and LAFRA without the benefit of negotiation or considering how the mandates would impact the tax-exempt status of LAPRA and LAFRA.

LAPRA and LAFRA operate as voluntary employees’ beneficiary associations (VEBA). A VEBA is a form of trust fund permitted under United States federal tax law, whose sole purpose must be to provide employee benefits. As VEBAs, both organizations have tax-exempt status. The LAFPP Board wants to open the medical plans from LAPRA, LAFRA and United Firefighters of Los Angeles City (UFLAC) and LAPPL to any member of LAFPP. Those conditions put both LAFRA and LARPA in danger

of losing their tax-exempt status, thereby incurring untold amounts of tax liability to those organizations (thus increased costs to you as members).

Other sections of the proposed contract would require:

- Any insurance plan changes be pre-approved by LAFPP
- Any communications between the LAPRA, LAFRA and their members be pre-approved by LAFPP (in other words, if LAPRA was writing this article, the LAFPP Board would have to approve its content).
- Would give LAFPP mandatory access to confidential member and family medical claims data. This is clearly a critical Health Insurance Portability and Accountability Act (HIPAA) issue.
- As currently written, the language holds LAPRA and LAFRA wholly responsible for

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A Message from the LARFPA Publication Committee

You asked, we listened! To modernize the way we share information with you LARFPA has made the 2017 biannual roster available on our new, secure website. To sign up for the members only portion of our website please go to www.larfpa.com and register in the upper right-hand corner. Once your registration is confirmed you will be able to access your 2017 roster from the website. If you do not want to receive the roster book in the mail any longer and would prefer to access it digitally please submit your email address on the members portal main page when you log in. If you have any questions please call us at (888) 288-5073 or email desiree@larfpa.com.

Thank you for your continued membership and support.

LARFPA publications committee

Updates from My Corner

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any liabilities created by the additions to the contract.

Both LAPRA and LAFRA have raised concerns over the rush to approve a contract and/or health care decision without any real negotiation or concern that such changes may be impacted by employee group bargaining conditions that currently exist. The LAFPP Board has signaled it will slow down the process and respond to those concerns.

It is the hope of LA Retired Fire and Police Association that the Mayoral-appointed members of the LAFPP Board will negotiate in good faith. In the meantime, every retiree needs to keep informed on the issues.

If you have time, attend a LAFPP Board meeting and listen to the issues being discussed. The LAFPP Board meetings are held at 8:30 am the first and third Thursdays of every month. The location is 701 East 3rd Street, Suite 200, Los Angeles, CA 90013. Agendas are available at LAFPP.com.

• Formation of a Dementia/Alzheimer's Support Group – Looking for Volunteers as Members

The article on dementia and Alzheimer's in Director Dan Watson's last newsletter article was very timely. Since his article, the LARFPA has been approached about two situations where LAPD retirees are suffering from dementia. Given that we are living longer, the reality is that we will see an increased number of people who suffer from some form of dementia. Dementia has a physical, psychological, social, and economical impact, not only on people with dementia, but also on their families, friends and society at large.

So how can we as an Association help those folks?

Each case is different, as is the family/friend group that is trying to assist the retiree. What we did learn from the recent experience, is there are no simple answers. Dementia organizations or care facilities have support groups to help families and friends to understand the stages of dementia as well as how to prepare for future behavior changes in the person

suffering from dementia. Many of you any may have dealt with dementia situations and can help others who are dealing with persons with dementia.

In the most basic terms, dementia is a decline in mental function that negatively affects memory, thinking, and behavior— most often, it is non-reversible. Alzheimer's disease is a progressive form of dementia. It is a specific disease that slowly and irreversibly destroys memory and thinking skills. According to the Alzheimer's Association, Alzheimer's disease accounts for 60 to 80 percent of dementia cases. Most people with the disease are diagnosed after age 65; although the onset can-and

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Mission Statement:

As a police community, the mission of the Los Angeles Police Cancer Support Group (LAPCSG) is to provide all Law Enforcement, sworn and civilian, active and retired, and their families with a place to start when diagnosed with cancer. The LAPCSG offers hope, understanding, strength and educational information as we move forward together in treatment and recovery.

Meetings are held the fourth Thursday of every month (except November and December).

1130 Hours

Los Angeles Police Relief Association
600 N. Grand Ave., Los Angeles 90012

www.lapcsg.org

Officers can now contribute to the LAPD Cancer Support Group via payroll deduction.

Contact Police Relief for details at
213-674-3701 or 888-252-7721.

We are grateful for your support!

Updates from My Corner

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does-occur at younger ages.

Stages of Dementia

According to the World Health Organization Fact sheet on Dementia (December 2017), dementia affects each person in a different way, depending upon the impact of the disease and the person's personality before becoming ill. The signs and symptoms linked to dementia can be understood in three stages.

Early stage: the early stage of dementia is often overlooked, because the onset is gradual. Common symptoms include:

- forgetfulness
- losing track of the time
- becoming lost in familiar places.

Middle stage: as dementia progresses to the middle stage, the signs and symptoms become clearer and more restricting. These include:

- becoming forgetful of recent events and people's names
- becoming lost at home
- having increasing difficulty with communication
- needing help with personal care
- experiencing behavior changes, including wandering and repeated questioning.

Late stage: the late stage of dementia is one of near total dependence and inactivity. Memory disturbances are serious and the physical signs and symptoms become more obvious. Symptoms include:

- becoming unaware of the time and place
- having difficulty recognizing relatives and friends
- having an increasing need for assisted self-care
- having difficulty walking
- experiencing behavior changes that may escalate and include aggression.

Creation of a Dementia Support Group

In talking with several retirees who have dealt with dementia cases, it would have helped them to understand the stages of dementia, and what others have tried or their experiences in dealing with someone who has dementia.

When it comes to retired police officers there are other issues to also consider. Does the person have weapons? Given the stage of dementia should they keep those weapons at their home? Even if a person with dementia does not threaten anyone with a gun, the mere display of a weapon could have dire consequences.

Thus, the idea of creating a Retired Association Support Group was born. If you would like to be part of the support group or have ideas that might be important to forming the group, please contact the LA Retired Fire and Police Association office 626-285-5138 or by email at info@larfpa.com. The office staff will put you in contact with me.

In the meantime, I have reached out to the LAPD Wellness Coordinator to discuss what the Department may have in place, and will be doing the same with the LAFD.

NUMBERS TO REMEMBER

(All in the 213 Area Code unless noted)

Fire & Police Pension Department	279-3000
Toll Free Assistance	844-885-2377
Report a death	
Lost or missing check	
Members Service Section	279-3125
Direct deposit information	
Income tax withholding	
Beneficiary change (for members only)	

Health Insurance

United Fire Fighters, L.A. City	895-4006
Fire Relief Association	323-259-5200
UFLAC Dental Insurance	977-9014
Police Personnel Department	486-4630
Police Relief Association (& Dental Ins.)	674-3701 or Toll Free 888-252-7721
Police Protective League	251-4554
	800-535-2775

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

Pension Commission News . . .

By Commissioner George V. Aliano
Elected Retired Police Member

OUR PENSION FUND'S RATE OF RETURN

As has been mentioned in the past, we have three sources of income for our pension fund: 1) active member's contributions; 2) the City's contribution and; 3) our investment return. Our assumed rate of return is 7.25%. Anything higher than that is a positive for our fund. This year our return was 9.2%. CalPers (California Personnel Employee Retirement System - the largest retirement system in the United States,) had a return of 8.6%. CalStrs, (California State Teachers Retirement System – the largest teachers' retirement fund,) had a return of 8.9%. Bot-

tom line, we did well. This means that the City can contribute less than if we had returned our expected 7.25%. A savings to the City is a good thing and one of our Pension Charter goals. Our fund remains healthy and later in the year we'll get a report on what our funding level is. It is now at 92%. Our pension staff continues to do an outstanding job.

MEMBER OUTREACH

The Pension Commission's Communications and Education Section was assigned a Fiscal Year 2017-2018 Business Plan Goal to increase outreach to members by 5% above the previous fiscal year. Staff exceeded the 5% goal with over a 10% increase and deserves recognition. Benefit Presentations were given at approximately Sixty (60) fire stations with at least 620 members in attendance. Twenty-One (21) Financial Planning Education Seminars were conducted

Continued on page 12

RHD



*Robbery-Homicide Division will be celebrating its **50th Anniversary** in 2019. Join us for a gala dinner & more. Email your contact information and any RHD related photos ASAP to **RHD50@lapd.online**.*

SAVE THE DATES – MAY 3rd & 4th, 2019

Pension Commission News...

from page 11

exceeding the department metric of Eighteen (18) seminars per year. Staff presented at sixteen (16) graduating recruit classes and eighty-four (84) other special events (Airport Transfer Counseling Sessions, Wellness Days, and Protective League outreaches). The total number of members reached in fiscal year 2017-2018 was 3,134. All feedback was very positive on these efforts. I thought it was important that you know how well your pension staff is doing.

COLA

I know that staff has explained the Cost of Living Formula (COLA) in our June 2018 Pension Newsletter. I just wanted to add that the 3.6% monetary increase for retirees this year is a rate that I follow each month to determine the direction the COLA is taking. In the latest measurement from June 2017 to June 2018, the percentage of increase is 4.0%. The rate is in a good place right now and we only can hope it stays in the positive range for the rest of the year.

GOODBYE TO A COLLEAGUE

Our Elected Active Police Member of the Pension Commission, Sergeant 2 Robert Von Voight, is retiring. I enjoyed working with Robert over the years, and found him to be trustworthy, honorable, and he continually made decisions for the benefit of the

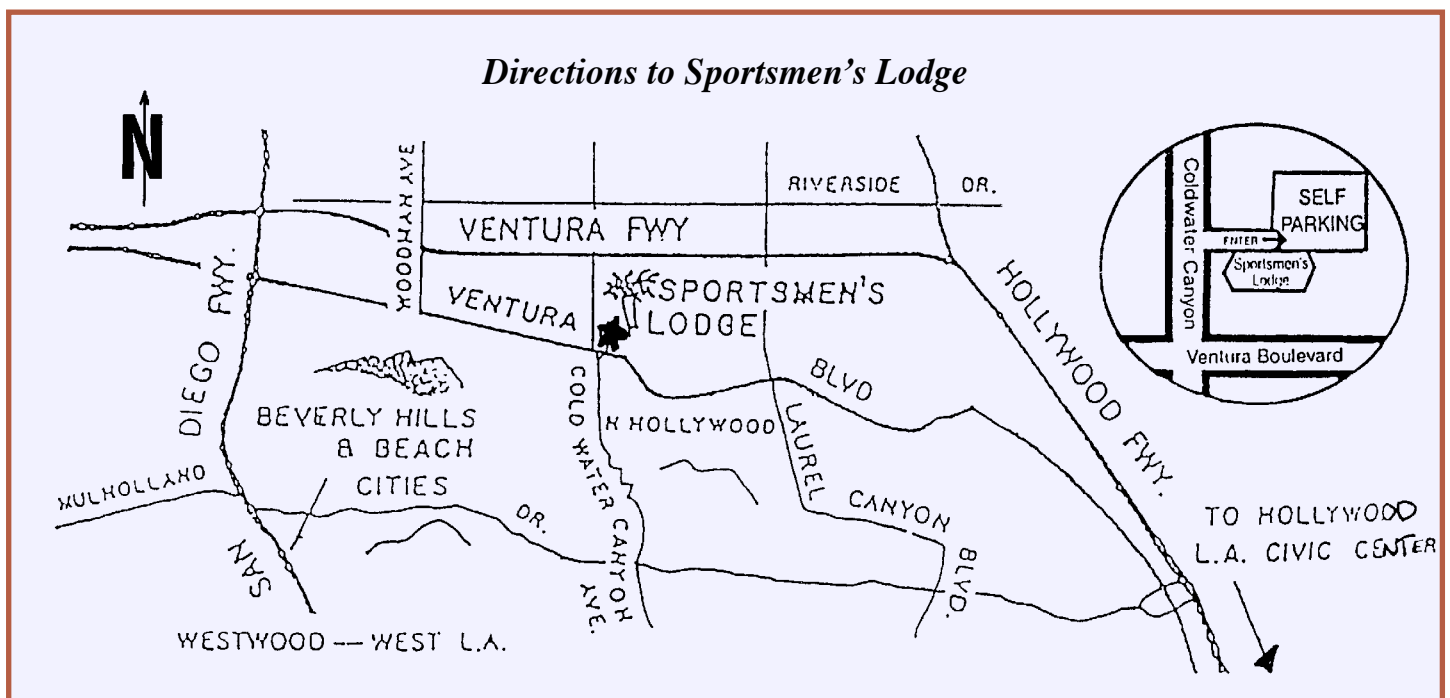
members and the pension fund. We always hate to lose good people but after thirty-five (35) years of police service it is time for Robert to enjoy retirement. I wish him well and he will be sorely missed on the L.A. Fire and Police Pension Commission.

EXPERIENCE WANTED

(Must be a good listener)

**Retired Officer Volunteers
needed to help current Law
Enforcement on a national
peer support helpline.
Training provided.**

**Go to www.copline.org for
information and a volunteer ap-
plication. Copline is a non-profit
organization 501(c)3 run by a vol-
unteer Board of Directors and
volunteer staffing.**



LARFPA Annual Holiday Celebration

Saturday, December 8, 2018

11:00 am to 4:00 pm

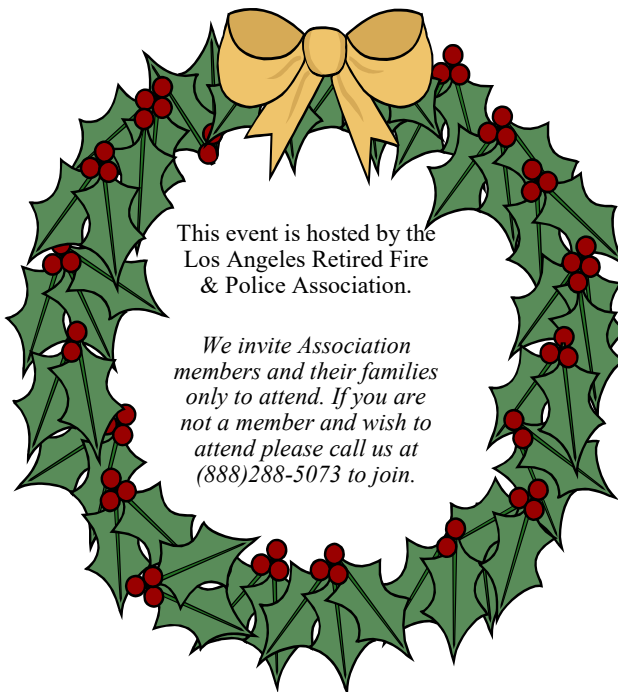
The Sportsmen's Lodge

12833 Ventura Boulevard, Studio City, CA 91604

Deadline for Reservations:

November 26, 2018

- All reservations must be received by mail on or before the deadline date.
- For parties of 8-12: Please remit one check for the full payment amount.
- There are a limited number of tables seating 12, please get your reservation in early.
- Sorry, no special requests for table location.
- For questions contact us at (888) 288-5073 or email larfpa@pacbell.net



This event is hosted by the Los Angeles Retired Fire & Police Association.

We invite Association members and their families only to attend. If you are not a member and wish to attend please call us at (888)288-5073 to join.

Please return this section with your payment of \$20.00 per person to:

LARFPA, 9521 Las Tunas Drive, Ste. #4, Temple City, CA 91780

Name: _____ Phone: _____

Number of Adults: _____ Children: _____ Amount Enclosed: _____ Check Number: _____

What department do you represent? Fire: _____ Police: _____

Please select your entrée options below (1 per person):

Steak with mushroom sauce: ___ Lemon herb chicken: ___ Vegetarian: ___ Children's meal: ___

There will be no refunds given. Please send your reservation in by November 26, 2018



*From Director
Al Ruvalcaba...*

Our Pension Plan . . .

THE MEDICAL SUBSIDY

I hope that upon receiving this newsletter, it finds you and your family in good spirits and health as I travel on this journey to understand and share my understanding on our pension and all its related components and issues.

The issue that I will attempt to explain, as clearly as possible, is the medical subsidy. There are several factors that greatly impact the medical subsidy; “The Medical Plan Inflation and Medical Plan Trend.” So how is the medical plan inflation determined? It is determined by the changes in cost of health insurance, as measured by the Consumer Price index (CPI). The Consumer Price Index reveals what consumers are spending on health care. The CPI is an objective benchmark that is determined outside the influence of Los Angeles Fire Police Pension (LAFPP), the Los Angeles Police Relief Association (LAPRA) and Los Angeles Fire Relief Association (LAFRA). The CPI can provide specific data relative to the Southern California Region.

To be sure, the CPI data may not include specific information relative to the LAFPP population, *it is not plan specific*. As I stated earlier, the CPI looks at consumer spending on medical care and not on individual spending for it. As you all know too well, care and related medical expenses in the Southern California Region are much higher than most other regions.

Another factor in medical care is the cost for medical premiums, which is determined by five factors; age, location, tobacco usage, individual vs. family and plan category. Age is a significant factor, it can be as much more than 3 times higher for older and then younger

folks. Tobacco usage will raise the rate by 50% or more. Location may encourage more competition or less, state regulations and local rules. Another factor is premium category, such as PPO or HMO. And finally, individual vs. family enrollment; the more folks you’ve got, the more it’s going to cost.

Here are some more healthcare inflation factors, “Care Anywhere and Everywhere, Provider Megamergers and Physician Consolidation and Employment.” Responding to care anywhere and everywhere employers and health plans are improving convenience by giving consumers more ways to get care. The long-term goal is to decrease spending, but in the short term, more access points can increase use.

Provider megamerger will result in more concentrated healthcare facilities. Prices tend to rise when health systems merge. Also affected are the gains in the market place and negotiation power. As the result of physician consolidation and employment, more doctors are practicing as employees of hospitals. These organizations tend to charge higher prices than independent doctors.

Other recurring issues of healthcare costs are demographics. As baby boomers age, they have more health needs and higher healthcare costs. Unaddressed social factors and life styles, such as economic stability and education, can affect the patterns of use and care decisions. Poor wellness and prevention habits result in poor health. Healthcare prices rise alongside economy wide prices (inflation). New health technologies can improve medical outcomes and patient satisfaction, but tend to cost more than existing ones. Specialty drug spending and gene therapies typically apply to a small segment of the population, yet their costs are high enough to affect healthcare spending.

Lastly, government regulation. In 2019, the industry may experience more uninsured and underinsured individuals due to the elimination of individual mandate penalty, efforts to expand the use of plans that sidestep the “Affordable Care Act” and the proliferation of state-based Medicaid work requirements.

As an Association and a member of the Los Angeles Fire and Police Pension, it is a great time to understand what goes into a medical plan renewal and what



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Our Pension Plan . . .

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makes up a premium. One of the major components is the Medical Plan Trend. So, what is the trend? It is a predictor of how much health care will increase over the next year. It is one of the factors used to calculate renewal rates for health plans. Each year insurance carriers set their own trend level based on various factors, including the current healthcare inflation rate, analyst forecasts, and their own experiences. It is important to note that the trend rate is not the same as the renewal rate, though trend rates do play a role in how the insurance carrier determines the annual health plan cost.

There are four main components of the medical plan trend. One of those components is Medical Plan Inflation, which I have already discussed. The second component is cost shifting, which is what medical care providers do when they shift costs from discounted payers (such as government programs and the uninsured) to those whose charges are based on what is considered reasonable and customary. The next trend component is the use of new technology. The use of medical care can be impacted by the plan design, local and regional conditions, and new technologies, drugs and therapies. The final component is the Deductible Leveraging. If the fixed plan benefits such as copays, deductibles and other plan limits remain the same over time, there is a greater claim cost to the plan because the cost of services increases.

If you are still with me in this discussion, Medical Trends are a complex concept that take into account many factors, including historical experience and future estimates. Its influence on determining medical plan cost makes it an important concept to know and understand.

After consuming (reading) what I have just written, it begs to be asked are Medical Plan Inflation and Medical Plan Trend data subjective or objective; or are they a little bit of both. When I say objective data, I mean information that is very particular and relevant to us folks who live in the Southern California Region along the Pacific Coast, not folks living in Portland, Maine. When I say subjective data, it can be data that is not relevant to our region, it can

be contaminated with the researcher biases, it can be data that comes out from between his back pockets.

We should demand to see the data and to determine how the data was gotten (formulated). According to the latest Department of Fire and Police Pensions Agenda Item A.3, dated July 19, 2018, it is making the recommendation that the Board review the provided factors when considering future changes to the maximum retired sworn non-Medicare health subsidy.

I'll just mention a few factors that should be addressed. The first factor the Board is to consider is the medical trend rate. The question I have is whose trend rates? Are they region specific or are they retired fire and police only. The Board will survey medical rates used by other large consulting firms. My question to that is why just large consulting firms, how about small ones, are they area specific. Another factor the Board will consider is the comparison of subsidy benefits provided by other public retirement plans. My response to that is are we comparing apples to oranges. Also, as I recall we earned and negotiated the benefit, it wasn't given to us.

A CALL FOR HELP

Retired Officer Volunteers are needed to help current Law Enforcement officers on a national peer support helpline. Training and support provided.

Go to www.copline.org for information and a volunteer application. Copline is a non-profit organization 501(c)3 run by a volunteer Board of Directors and volunteer staffing.



*From Director
Art Placencia...*

Are You Going to Join?

If you're not going to join don't say you are!!!!

Here we are again, I almost didn't write an article for this quarter. For some reason, I have been kind of sluggish and wasn't in the mood. I wasn't in the mood until I was upset by a retiree and decided to write my article.

If you didn't make it to the June General Membership meeting (GMM) and BBQ, you missed a lot of good information and some good BBQ. At the GMM meeting, we had representatives from the City of Los Angeles City Attorney's Office and the law firms of Straussner and Sherman as well as Lewis, Marenstein, Wicke, Sherwin & Lee for a panel discussion on the Alternate Dispute Resolution and retirement issues. It was very informative and there were many questions asked and answered.

After the GMM, we all gathered at the outdoor picnic area to feast on some good BBQ. There were over 250 retirees and their families at the BBQ. It was good to see old friends and partners get together and talk about the good old days. When I say good old days, some attendees are in their 80's plus and have some great stories.

As a member of the Association Social Committee, I assisted our President, Don Vincent, with the MC duties. Retirees Joe Gonzales, John Munguia Sr. and Rudy Lemos volunteered setting up for the GGM and BBQ Raffle. There were many raffle gifts and the main raffle gift was a 50-inch Samsung HD television donated by the law office of Lewis, Marenstein, Wicke, Sherwin & Lee. There were prizes donated by the Los Angeles Retired Fire Police Association, Fire Relief, Firefighters First Credit Union and many others.

Many of our retiree associations were present with insurance and pension information. For those members that attended the GMM and BBQ, thank you for supporting your Association. Remember, your board of directors all assisted in making your time together at the GMM and BBQ the best it could be.

Recruitment committee duties are always continuing

and sometimes very challenging which I will explain in my Benevolent Committee section. Every Board member does their part in the recruitment of new members. They volunteer to attend gathering and retirement seminars to recruit new members when they can and have the time. Recruitment is something we all can do as members. If we all recruited one friend, we would be stronger as an Association.

I am on the Benevolent Committee and I handle all the retired police membership and non-membership requests for assistance. Most of our assistance goes to members of the Association, but sometimes we get requests from non-members. I handle the assistance process for non-members as I would for member's. The non-members are grateful for the help when they get it and I ask them why they are not members of the Association. Some say they didn't know about the LARFPA. Most are advised by other police associations like the Los Angeles Police Relief Association or Los Angeles Police Memorial Foundation regarding our service to retirees and our members.

Some non-members tell me they will pay the monies' request back, which they don't have to do. I respond that what you can do is become a member of the Association if you choose to. Most join the Association, but every so often I get one that tells me they will join and to send them the application and deduct card. I have the application sent to their home address and after a few days I follow-up to see if they are ok with their financial issues they requested help with. We talk, and I ask if they received the application, which they say, "yes or no," and they will send it asap. I fol-

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SPECIAL NOTICE TO OUR MEMBERS

Any Email correspondence that is addressed to our Association office should state the "Subject matter" under the subject space. This is necessary due to the volume of emails sent to the office.

Thank you all for your support.

Board of Directors

Are You Going to Join

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low-up on this type of person; one reason is that when I interviewed them they seemed in real need of help and I do my best to get approval from the board. So, when they tell me they are going to join the LARFPA I take them at their word and trust they will join. What I can't stand is someone asking for help from the LARFPA, telling me their issues and then saying they will join our Association, but they do not join. It makes me feel like they deceived me regarding joining LARFPA and possibly deceived me regarding their request for assistance.

If a non-member does not want to join the LARFPA that's their business. I will still handle the assistance request the same way. If the person gets assistance, they probably needed the help, but don't waste my volunteer time following up if you received an application and are not planning on joining LARFPA. I know if you're reading this you're a member, but I want you to know that there are some out there that are willing to ask for help, tell you they will join and intended not to join.

Thankfully, I have only had a few of these incidents, but the last one I dealt with pissed me off. I knew him, worked at same patrol division during my career and he just couldn't say to me "I'm not going to join." That's ok. Be out front and tell me, "If you're not going to join, don't say you are!!!!!"

Information for retired Detectives:

I received a call from a KNBC/Daily News reporter I have known for many years, Jason Kandel, who wants to interview retired Detectives that handled unusual homicide cases in LAPD during their career. He wants to write about interesting cases that were not big news but cases with an interesting twist at the end, cases you didn't solve but continue to think about. If you're interested here is his contact information: Jason Kandel, Jason.kandel@nbcuni.com or his telephone # 818-203-2865.

The "Fuzz that Wuzz" Quarterly Luncheon

Thursday, September 20, 2018

Cambria Pines Lodge – 2905 Burton Drive, Cambria

11 a.m. social hour – 12-noon lunch

\$30 per person – Sirloin Steak or Grilled Salmon, with Salad and Brownie Dessert

Make your check out to "FUZZ THAT WUZZ" C/O Ted Oglesby, 1283 Highland Road, Santa Ynez 93460. You can contact Ted at 1exrhody@gmail.com

Please RSVP by September 1, 2018. No tickets sold at the door.

Remember to bring a new, unwrapped gift for our silent auction. Funds collected at this event provide money for the gifts at our December Madonna Inn Holiday party.



Meeting and Bar-B-Que June 6, 2018





LOS ANGELES RETIRED FIRE AND POLICE ASSOCIATION

General Membership Meeting

When: September 5, 2018 - 10 am – 12 pm
Where: Grace E. Simons Lodge
Speaker: TBA

When: June 5, 2019
Annual BBQ to immediately follow
Where: Grace E. Simons Lodge
Speaker: TBA

Coffee, doughnuts and box lunches will be available at the September General Membership Meeting

SPECIAL EVENTS:

Holiday Celebration Luncheon

When: **SATURDAY** - DECEMBER 8, 2018
Time: 11 a.m. to 4 p.m.
Where: Sportsmen's Lodge, Studio City, CA

CENTRAL COAST FUZZ THAT WUZZ

*Open to all LAPD active or retired

When: Sept. 20, 2018
Social: 11:00 a.m./Lunch 12:00 p.m.
Where: Cambria Pines Lodge, 2905 Burton Dr., Cambria, CA

When: Dec. 20, 2018
Social: 11:00 a.m./Lunch 12:00 p.m.
Where: Madonna Inn, 100 Madonna Rd., San Luis Obispo, CA

Contact: Ted Oglesby — (949) 378-7789
or lexrhody@gmail.com

RICK ORTIZ'S FIREFIGHTERS' LUNCHEON

When: November 6, 2018 (ELECTION DAY)
10:30 a.m. to Noon
Where: Home Town buffet
9635 Chapman Avenue
Garden Grove, CA

ACTON BREAKFAST CLUB

When: Second Tuesday of every month
10:00 a.m.
Where: Crazy Otto's
33317 Santiago Rd
Acton, CA

BREAKFAST GET TOGETHER (FIRE)

When: Third Thursday of every month
7:30 a.m.
Where: Firehouse Cafe
1244 Sycamore Ave., Simi Valley, CA
Contact: Gary Shelford
(805) 300-1331 or torrid56@gmail.com

FIREFIGHTERS FOR CHRIST

When: The FFC Los Angeles Chapter meets three times a month at 0800 hours to accommodate all three shifts (A,B,C). All are invited. Just show up!
Where: Downtown Denny's
530 Ramirez Street
Los Angeles, CA 90012
(Across from Piper Tech)
Contact: Check FFC website for scheduled meetings www.ffclosangeles.com

INLAND BLUE LINE

Monthly Breakfast

When: First Tuesday of every month - 9:00 a.m.
Where: Richie's Diner
40615 Murrieta Hot Springs Road
Murrieta, CA
Contact: Stan Kensic 951-696-1971
or Bill Fromling 951-308-4570

INLAND EMPLIRE LUNCH CLUB

Active or Retired LAFD

When: Second Wednesday of every month
11:00 a.m.Where: Rodrigo's Mexican Grill
39562 Winchester Road
Temecula, CA 92591Contact: Leroy Davidson 951-203-7368
WP2F@aol.com**ITALIAN-AMERICAN POLICE OFFICERS ASSOCIATION***Please note the schedule change below

Effective immediately, the Italian American Police Officers Association of Southern California (IAPOAOSC) has moved its meetings back to the second Wednesday of each odd numbered month. The time and location are the same – see below

When: 5:00 p.m. — SECOND WEDNESDAY OF ODD NUMBERED MONTHS

Where: Palermo's Restaurant
1858 N. Vermont, Los Angeles, CAWebsite: www.iapoasc.orgEmail: iapoasc@gmail.com**LAS VEGAS BLUE LINE GROUP**

When: First Wednesday of every month

Social: 11:30 am, upstairs

Where: Charlie's Lakeside Casino
8603 W. Sahara Ave, Las Vegas
(SW corner of Sahara & Durango)Contact: Al Fried (702) 269-7627 or
Reynaldo Morales (702) 256-8914
udmanmo@cox.net**LAPD CANCER SUPPORT GROUP**When: Fourth Thursday of every month
Except November and December
11:30 a.m.Where: Los Angeles Police Relief Association
600 N. Grand Ave., Los AngelesContact: www.lapcsg.org**LAPD DESERT DWELLERS BLUE LINE**

(Coachella Valley)

When: Third Saturday of Every Month
11:30 a.m.Where: NEW LOCATION
Mario's Italian Café
Washington St. & Ave 42
Bermuda Dunes, CA

Reservations Required

Contact: Jack Rabinowitz 760-776-8047
or jhrabinowitz@gmail.com**LAPD LAKE HAVASU**When: Last Wednesday of every month
12:00 noon

Where: Elks Lodge

Contact: Tom Bradford 928-453-4683

LAPD SILVER FOXES**Breakfast Meeting**When: Last Thursday of every month
10:00 a.m.Where: Route 66 Classic Grill
18730 Soledad Canyon Rd.
Canyon Country, CA 91351Contact: Bob Weisz
iwasfuzz@gmail.com
Facebook: LAPD Silver Foxes**LONG BEACH BLUE**

When: Last Friday of the month - 9:30 a.m.

Where: El Dorado Golf Course
(Studebaker St. south of Willow)Contact: John Halligan at
dandjhalligan@me.com**OLD BLUE RUNNING TEAM**When: Last Sunday of month - 8:00 a.m.
October through February

Where: Griffith Park Ranger Station

Continued on page 22

Coming Attractions . . .

from page 21

RED ROCK BLUE of SOUTHERN UTAH

When: Second Wednesday of each month
 Time: 10:30 a.m.
 Where: The Egg and I — 435-628-0368
 1091 N. Bluff,
 St. George, UT 84770
 Contact: Guy Bourgeois #16863
 714-267-3951 or
 delharryguy@yahoo.com

SACRAMENTO AREA BLUE LINE ASSOCIATION (SABLA)

When: Second Thursday of every month
 except December - 11:30 a.m.
 Where: Strikes Bowling Alley
 5681 Lonetree Blvd., Rocklin, CA
 Contact: Joe Sandoval 916-961-3679

SIERRA BLUE GROUP OF NORTHERN NEVADA

When: Fourth Wednesday of every month
 Contact: Lenny Munoz 775-622-9840 or
 lmunozchulai37@roadrunner.com

SOUTH ORANGE COUNTY-NORTH COUNTY SAN DIEGO LAFD BREAKFAST CLUB

When: Third Thursday of every month
 9:00 a.m.
 Where: Grandma's Hilltop Hideaway
 539 Vista Bella, Oceanside, CA
 Contact: Vance Boos (760) 448-5068

TEHACHAPI BLUE LINE

When: First Wednesday of every month
 10:00 a.m. to 12:00 noon
 Where: Village Grill (upper room)
 410 E. Tehachapi Blvd.
 Contact: Dave Hiner
 hinerteh@msn.com

VALLEY RETIRED BLUES

When: Third Wednesday of every month
 10:00 a.m.
 Where: Bob's Big Boy Restaurant
 8876 Corbin Ave @ Nordoff St.
 Northridge, CA 91324
 Contact: Tom Hays — (818) 704-6284
 haystom@aol.com

WEST-END INLAND EMPIRE BLUES

When: Fourth Thursday of every month
 9:00 a.m.
 2018 Meeting Schedule:
 May 24, June 28, July 26, August 23,
 September 27, October 25,
 November 15, December 13
 Where: Elks Lodge, 1150 W. 4th Street, Ontario,
 (Intersection Mountain Ave./4th St.,
 two buildings west of Mountain on 4th)
 Contact: Rick Alatorre: flyastro@aol.com
 Mike Diaz: vn42270@verizon.net
 Art Placencia:
 laleyplacencia@outlook.com

Would You Like To Receive Your Newsletter Via Email?

If you would like to receive the Newsletter via email instead of U.S. mail, please use the Change of Address/Update Form on the last page of this Newsletter. Please use this form to update any other information, as well new area code/phone number, new address, new email, etc. You can also log onto the website and make the request there.

In Memoriam

Fire Side

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Gerald E. Moore	3/31/2018	Howard R. Garner	5/24/2018	Earl E. Harris	6/22/2018
John C. Roeder	4/7/2018	James M. Mills	5/26/2018	Gilbert Lavorine	6/22/2018
Charles S. Combs	4/22/2018	Dean E. Cathey	5/27/2018	Donald E. Brian	7/5/2018
Lee S. Horn	4/23/2018	Steven R. Rodgers Jr.	5/28/2018	William C. Honohan	7/5/2018
James H. Toon	4/24/2018	Frederick A. Lammerman		Dean E. Murray	7/5/2018
Robert L. Reed	5/5/2018		5/30/2018	Loren D. Prohaska	7/9/2018
Donald W. Honus	5/6/2018	Helen C. Judd	6/5/2018	Melvin L. Leydecker	7/12/2018
Charles A. Smith Jr.	5/6/2018	William R. Switzer	6/13/2018	Robert L. Secor	7/17/2018
Durwood L. Lewis	5/10/2018	Alexander T. DeSynadinos		James J. O Neill	7/21/2018
Lex Winter	5/14/2018		6/15/2018	Thomas J. Young	7/21/2018
Kenneth L. Dameron	5/16/2018	Conrad C. Marcione	6/16/2018	Peter D. Varnum	7/24/2018
Richard M. Smith	5/19/2018	Robert Moore	6/16/2018	Glen G. Irwin	8/3/2018
Marcia L. Morrow	5/23/2018	John W. Mack	6/21/2018		

Police Side

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Richard A. Ronan	3/14/2018	Howard R. Garner	5/24/2018	John R. Woodrum	6/26/2018
Raul Barbosa	3/27/2018	William Merchant	5/25/2018	Serial: 14512	
Raymond H. Elmer	4/1/2018	Melba B. Sheets	5/25/2018	Norman C. Wintjen	6/28/2018
Mary L. Von Hurst	4/12/2018	Albert A. Civitate	5/26/2018	Ronald J. Code	6/30/2018
George R. Simmons	4/13/2018	Gerald G. Cohen	5/29/2018	Phillip L. Mele	6/30/2018
David J. Crews	4/14/2018	Stephen J. Murphy	5/30/2018	Paul Scire	7/6/2018
Harry F. Zimmerman	4/16/2018	Serial: 16616		Serial: 25672	
James W. Cannell	4/19/2018	Joseph E. Wing Jr.	5/30/2018	William D. Tamblyn	7/6/2018
Austin B. Fernald	4/19/2018	Serial: 7358		Ronald E. Traurig	7/6/2018
Robert V. Donnell	4/21/2018	Samuel J. Tomas	6/1/2018	Serial: 7582	
Richard F. Trocchia	4/23/2018	Serial: 12086		Lindo Giacopuzzi	7/8/2018
John R. Eggenweiler	4/28/2018	Bonnie J. Newstetter	6/8/2018	George A. Lamy	7/17/2018
Mateo P. Diaz	5/6/2018	Wilson M. Brown	6/10/2018	Serial: 17911	
Serial: 17738		Paul E. Enox	6/11/2018	Inge Y. Bowman	7/19/2018
Stanley N. Smith	5/6/2018	Serial: 21322		Serial: 31277	
Timothy J. Wienckowski	5/7/2018	Frank W. Borowitz	6/18/2018	Donald I. Lynch	7/19/2018
Gary S. Ferraro	5/12/2018	Robert G. Wheeler	6/18/2018	Charles E. Mahaffey	7/19/2018
Dennis Kilduff	5/15/2018	Philip F. Magiera	6/19/2018	Serial: 17657	
Marvin E. Green	5/20/2018	Gilbert Lavorine	6/22/2018	David M. Johnson	7/21/2018
Gene A. Hubenthal	5/21/2018	Serial: 12546		Serial: 16126	
Serial: 17907		Maurice S. Briggs	6/24/2018		

Continued on page 24

In Memoriam

Fire Widows & Widowers

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Eileen C. Fass	4/15/2018	Alice J. Moore	4/30/2018	Marilyn M. Rubio	6/9/2018
Doris L. Mc Roberts	4/15/2018	Kathleen Scott	4/30/2018	Dorothy K. Caldwell	6/10/2018
Laura D. Glenn	4/18/2018	Suzanne Cochrane	5/4/2018	Elizabeth Parker	6/17/2018
Mary Crosby	4/20/2018	Jean M. Wheeler	5/7/2018	Leah J. Porter	6/21/2018
Susanne Devereaux	4/23/2018	Betty P. Fitzgerald	5/12/2018	Mary V. Baxter	7/15/2018
Faye J. Hines	4/25/2018	Betty F. Paetz	5/28/2018	Florence V. O'Brien	7/15/2018
Lorraine M. Cummings	4/27/2018	Anna T. Gordon	6/1/2018	Marie E. Skersick	7/19/2018

Police Widows & Widowers

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Denise A. Kenney	3/29/2018	Doris M. Allensworth	4/29/2018	Mary C. Reeves	6/3/2018
Dawn L. Santo	4/3/2018	Audrey Degroff	4/29/2018	Margaret E. Lauritzen	6/17/2018
Dora A. Little	4/7/2018	Carole H. Dailey	5/4/2018	Anita A. Fernald	6/19/2018
Gertrude R. Bauman	4/12/2018	Stanley N. Smith	5/6/2018	Beverly J. Bowser	6/23/2018
Micleta A. Johnson	4/18/2018	Shirley M. Neuenschwander	5/11/2018	Genevieve L. Schwab	6/25/2018
Victoria S. Mc Connell	4/18/2018	Carol A. Merrifield	5/18/2018	Nancy M. Loust	6/26/2018
Lucille Olkein	4/18/2018	Melba B. Sheets	5/25/2018	Violet A. Hossfeld	6/29/2018
Glenna A. Gastaldo	4/20/2018	Katherine P. Brown	5/26/2018	Neoma E. Muchmore	6/30/2018
Lorraine C. Schwab	4/26/2018	Margaret Frilot	6/1/2018	Carol A. Fox	7/16/2018
Bonnie R. Hegge	4/28/2018			Ella May Floren	7/19/2018

Fire Death Notification List

Los Angeles Fire and Police Pension Department — Toll Free 844-885-2377 / 213-279-3000

Operations Control Division (non-emergency only) — 213-485-6185 - 24-hour number

Los Angeles Firemen's Relief Association — 800-244-3439 / 323-259-5200

United Firefighters of Los Angeles City — 800-252-8352 / 213-978-3750

LA Fireman's Credit Union — 800-231-1626

Police Death Notification List

Los Angeles Fire and Police Pension Department — Toll Free 844-885-2377 / 213-279-3000
Report a Retired Member's Death

Los Angeles Police Relief Association — 888-252-7721 / 213-674-3701

Los Angeles Police Protective League — 800-535-2775 / 213-251-4554

Los Angeles Police Federal Credit Union — 800-872-2843

Los Angeles Police Department Employee Assistance Unit — 213-486-0190
Death and Funeral Notice / Honor Guard

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from page 25

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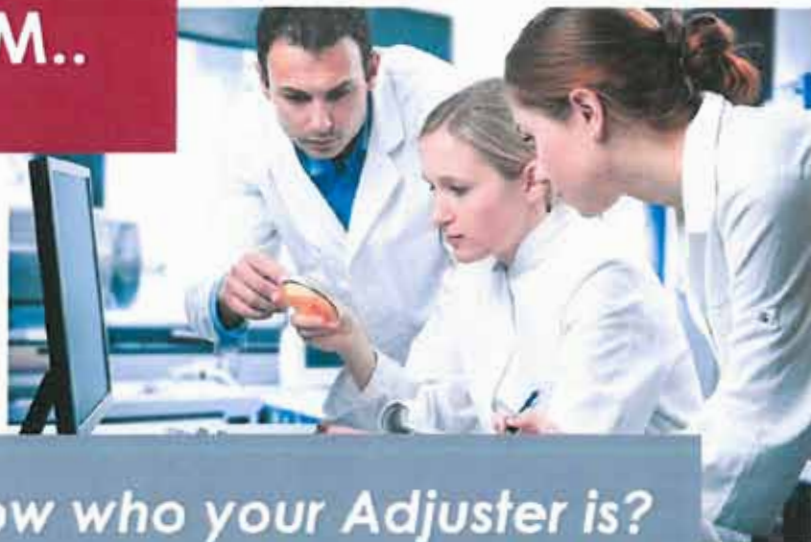
Email desiree@larfpa.com or call
(888) 288-5073.

A CALL FOR VOLUNTEERS

Retired Officer Volunteers are needed to help current Law Enforcement officers on a national peer support helpline. Training and support provided.

Go to www.copline.org for information and a volunteer application. Copline is a non-profit organization 501(c)3 run by a volunteer Board of Directors and volunteer staffing.

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What the Good Living Experts Know That You Don't . . .

“Restaurants don't make healthy food.”

— The waiter

Rib eye is the best steak — more flavor, very tender. And don't just say “medium rare.” Give your server a description of what the middle of the beef looks like — “all pink from edge to edge” or “I like it all red.” Everybody's got a different idea of what the middle should be.

If you're health conscious, don't buy into claims that the food you order will meet your needs. Restaurants don't make food that's healthy — they make it tasty. Restaurants put so much butter on everything they serve. It's hard to find a healthy option today.

Always ask if there's anything on the menu you should steer away from. If your server says, “That would be the last thing I'd choose,” there is a good reason.

If you drink alcohol, the best bang for your buck is either beer or wine. Hard liquor is the most expensive, for what you are getting.

“Use a food thermometer.”

— The chef

For meat, chicken and fish, buy organic, antibiotic-free and hormone-free. Otherwise, ignore the labels. “All natural” is a giveaway that the producer is putting you on — the FDA doesn't regulate with that designation. “All natural” means nothing.

I use a food thermometer all the time. Yes, it helps you stay healthy and safe. But it also lets you bring everything you cook to exactly the right doneness.

Turmeric is my go-to seasoning. It tastes good and adds color. And it has antioxidant and anti-inflammatory qualities.

People don't brown things enough. It's important with meats to get a golden crust on them. You can

also caramelize veggies like brussels sprouts by roasting with olive oil, salt and pepper. Set your oven to 375 to 400 degrees to get them nice and brown.

“Horrible words stay out there forever.”

— The couples counselor

Don't be afraid of conflict. Fighting can bring problems to the surface, where they can be addressed. If conflict is always avoided, it can indicate a dishonest relationship with poor communication.

How we fight makes all the difference. Getting angry is fine, but saying horrible things is not. Once said, even if you apologize, those words are out there to stay.

Don't escalate an argument with overgeneralizations, like “You always do this.” Focus on the specific issue, or your partner will feel attacked and defensive.

Express interest in your partner's life. Don't assume they know you care; show it. Saying “Tell me about your day” is one of the simplest and best things you can do.

Problems get worse when you hide them. Talk through financial difficulties, mental health problems, or drinking and substance abuse, even if it causes tension. You'll still be better off.

“Slot machines can be like crack.”

— The casino gambling expert

Short of being extremely lucky, the only way to leave a casino with a small fortune is to arrive with a large fortune. Obviously, the odds are against you. Go to a casino expecting to have fun, not to win.

Leave the ATM and credit cards at home, and bring just the amount of money you are comfortable losing.

Slot machines are like electronic crack to beginners because they are so easy to play. But they have the worst odds. The house advantage on slots (the amount bet that the casino keeps as profit) can be up to 10 percent. If you can't resist the slots, play

What the Experts Know . . .

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machines near the entrance or other high-traffic areas — casinos set these machines to pay more often, to draw in passersby.

Roulette is a bad bet. The house advantage at the roulette wheel can be up to 5.26 percent. If you must play roulette, look for a wheel that has only one zero on it — that'll lower the house advantage to 2.7 percent.

Learn to play craps. The game looks intimidating because there is so much going on. But it can be exciting. There is even one bet where the house has no advantage — the only time this happens in a casino.

“I never pay for shipping.”

— The online shopper

If I find something I love at a department store online, I compare across similar stores. For example, a lot of things I find at Nordstrom are cheaper at Macy's because they're constantly having sales.

I never pay for shipping. If it's not free shipping, it's not for me.

I only buy from places I've heard of and know to be legit. Anything advertised on Facebook that I've never heard of is out, even if the picture is the cutest sweater I've ever seen in my life.

I subscribe to all of my favorite stores' email updates. I always wait for sales. I'll add items to my cart and then wait for a sale to buy them.

“Never walk barefoot on a plane.”

— The flight attendant

Bring your own earplugs, both for electronic devices and crying babies. Some airlines are charging for them, and your personal ones probably are better quality.

If you're a person who's queasy, don't sit in the back — you feel the turbulence most behind the wing.

For some reason, bulkhead seats — the three rows that separate first class from coach — are the cold-

est in the summer, and the hottest in the winter.

Clean your seat space with baby wipes. Never walk barefoot on a plane. People from everywhere have walked that aisle.

Buy an inexpensive carry-on bag and put these things inside: walking shoes, a fold-up umbrella, a battery charger, five days' worth of medications and an extension cord to use with your electronics in your hotel room.

“Shiny shoes last longer.”

— The cobbler

The most durable shoes have a narrow strip of leather called a welt that runs around the sole and attaches to the upper leather. Good quality welted shoes cost a lot but can last for decades. That's because a shoe repair shop can easily replace the soles several times, as long as you take good care of the uppers.

Know when it is worth resoling. Blake stitching is more difficult and expensive to resole, and stitching through the sole makes the shoes less water-resistant. Don't bother resoling glued shoes unless they are just really comfortable.

Never leave your leather shoes and boots in the closet for a long time without wearing them. Due to humidity changes, the leather will dry out and get brittle.

You can prolong the life of leather soles by having a shoe repair shop attach rubber to them. This is a particularly good idea in rainy or cold climates, because the rubber improves traction.

Shiny shoes not only look better, they last longer. Shoe polish contains conditioners that will help keep the upper part of your leather shoes supple.



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*From Director
Lee Kebler...*

Odds and Ends

I want to take a few minutes to say good bye to one of our Association's past Director and President, Paul Enox. He passed away on June 11, 2018. He lost his battle against cancer. Paul was a friendly, bright, talented, articulate, charismatic person who always greeted everyone with a smile. He loved life. He was a true leader and resolved the many issues and problems brought to our Association with dignity and respect for those that were involved. We missed him when he left the Board to fight his illness.

The Enox family suffered a tragic loss when Paul passed away and the world also suffered a tragic loss. Paul was that kind of special person. May peace be with him.

* * *

I received an e-mail from Dave Wagner, a retired Firefighter, who attended the July 19, 2018 Fire and Police Pension Board meeting. He was very disturbed with the events that took place. During the election of the Board Officers for the next year, after they elected an appointed Commissioner as President and before a Vice-President was nominated, an appointed Commissioner introduced a motion to change the Board's policy on having an elected Commissioner as Vice-President and use only appointed Commissioners. The motion passed 5 to 4 in favor of the change. Then the Board elected an appointed Commissioner as Vice-President. The alternate Board Officer policy has been in operation since the new City Charter went into effect in the year 1999.

CONTACT US!

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What a blatant display of power and lack of respect for all Firefighters and Police Officers. It's obvious that the appointed Commissioners could care less about what Firefighters and Police Officers, both active and retired, think. All they want to do is save money by reducing benefits. When they first started this quest, they wanted to consolidate all sworn personnel into one plan and negotiate a lower premium and they offered several different health plans that had very low premiums. They certainly wouldn't had chosen these medical plans for themselves or their families. It seems that all they want to accomplish is to remove our current PPO health care plans and force us into some sub-standard HMO plan.

They remind me about another LAFPP Commission around the year 2006 that was appointed by Mayor Villagrosa. They were making their policy felt until the Securities Exchange Commission (SEC) investigated the Pension System. When the SEC finished their investigation, all the Appointed Commissioners had resigned and two of them were prosecuted by the SEC. There were no staff members or elected Commissioners accused of wrong doing. This brings up a point that any Commissioner that has any type of affiliation with health care plans, facilities or health care investments should recuse themselves from voting on any health care issues.

It looks like we're going to have some tough sledding before a solution is resolved. If you like your current health care plans and want to keep them get all your buddies that aren't members, both active and retired, to join our Association. We're going to need all the help we can to fight this problem. For help call our office at 800-288-5073. They will mail an application to your buddies or they can join via our website at www.larfpa.com.

The following is Dave Wagner's report that I referenced in my article above:

After reviewing the most recent "Pension Perspectives" newsletter from LA Fire & Police Pensions (LAFPP), I thought I'd tag along with LAFRA President Bob Steinbacher to the Pension Board meeting last Thursday (7/19). I wanted to check out the progress of two items on the agenda with important implications for our medical plan.

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Odds and Ends . . .

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What I witnessed instead was a “hostile” takeover of our Pension Board. The Board Governance Policy requires that elected commissioners (firefighters and cops) alternate the president and VP positions with the mayor appointed commissioners for one-year terms. So, adhering to past practice, mayor appointee Corinne Babcock was elected president. No problem with that – she is following Ruben Navarro (active fire) into the position. Ken Buzzell (retired fire) was then slated to become the next vice president. Instead, mayor appointee Adam Nathanson motioned to ignore the Board’s own policy and nominated himself for the VP spot. It was seconded by another mayor appointee, and then by a 5 to 4 vote – mayor appointees vs fire and police – he won. Immediately after the vote, now former-president Navarro stood up to take a breather and Nathanson rushed into the president’s seat – the president’s seat! If it wasn’t such a serious issue it would have been funny.

The bad news is that the president sets the agenda and has significant leverage over the tone and pace of the meetings. The good news is that the president and vice president still only have one vote. The other good news is that the mayor appointees so exhausted themselves with their coup that they didn’t have the energy to address the medical issues on the agenda.

These pending medical issues are 1) factors relating to the non-Medicare subsidy - that’s us retired guys under 65, and 2) medical plan contract negotiations with both fire and police plans administrators.

Increases to the non-Medicare subsidy are limited to the lesser of 7% or the Medical Trend Rate. Despite the Medical Trend Rate exceeding 7% the last two years, the LAFPP Board (by a 5 to 4 vote, of course) has only given us a 6% increase. Now, in an attempt to justify their actions and this shortfall, the mayor appointees are trying (among other things) to change the way the Medical Trend Rate is determined. The problem is they already tried this. After a comprehensive (and expensive) study in 2013, LAFPP staff was “unable to point to any data that is sufficiently rational, reasonable, relevant and reliable” to make a change and they were “unable to recommend that the Board exercise its authority to set the subsidy increase

at any amount other than the lesser of 7% or the Medical Trend Rate.” So why are they wasting our money on a rehash of a study they already know the answers too?

The second issue first appeared last year when LAFPP announced that the current medical plan operating agreement needed to be amended to include certain “boilerplate” provisions generally included in City contracts. But it was soon obvious that they instead wanted radical changes. The new contract demands that:

- the fire medical plans be open to police and vice-versa.
- any plan changes be pre-approved by LAFPP
- any communications between the Associations and their members be pre- approved by LAFPP
- LAFPP have access to confidential member and family medical claims data.

The problem with the first point is that if the Associations offered benefits to non-members (LAFRA offering benefits to police officers for example), they would likely lose tax-exempt status. The resulting \$50-100 million in tax costs would certainly decimate LAFRA.

On the second point, giving LAFPP control over plan changes again threatens the Associations tax-exempt status and would be a breach of the Associations’ fiduciary duty to act solely in their members best interests.

The notion that LAFPP should have the right to control the Associations communication with their members violates the First Amendment and would again imperil their tax-exempt status.

As for our confidential claims data in the hands of LAFPP, according to CA statute, it would NOT be exempt from public record disclosure, exposing your personal medical data for all to see. Further, LAFPP intends to give that claims data to its new consultant, USI Benefits. USI was just spun off from Wells Fargo, which was recently banned from doing business with the City . . . for the misuse of private client information!

In addition to having HealthSCOPE Benefits professionally manage our medical plan, your Relief Asso-

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How Seniors Can Benefit from Adopting an Exercise Regimen?

Agingcare.com

The benefits of physical activity for people of all ages are often touted, but is it safe for seniors to exercise? According to the American Academy of Family Physicians, almost all older people can benefit from more physical activity. In fact, regular exercise prevents chronic disease, improves mood and lowers chances of injury.

What Exercises Can Seniors Do?

Trendy, rigorous exercise regimens that younger generations participate in simply are not safe or realistic for many seniors. However, this does not mean that older individuals are unable to partake in physical activities. Limited endurance is often the reason why seniors are unable to tolerate aerobic exercise routines on a regular basis. But while age-related changes in the cardiovascular system have significant effects on performance, it has been estimated that half of this reduction in endurance can be related to decreased muscle mass. For these reasons, the ideal

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ciation has retained the services of two attorneys that specialize in health insurance, benefit plans, and labor issues to manage our current battle with LAFPP.

You can help by staying informed. Please read the LAFPP newsletter and the President's Message in the Grapevine. If you have a little extra time, take a look at the link below to the LAFPP meeting agenda. Last year our e-mail and letter writing campaign really got the attention of the mayor appointees on the Board. Depending upon the outcomes of future LAFPP Board actions, we may need to mobilize once again.

Here is a link to the 7/19/18 LAFPP Board meeting:

<https://www.lafpp.com/sites/default/files/meetings/board-of-fire-and-police-pension-commissioners/agendas/07192018-agenda-pkg.pdf>

senior exercise regimen consists of the following three components, which can be adapted for anyone's unique stamina and abilities.

Aerobic and Endurance Exercises

Physicians recommend 30 minutes of cardiorespiratory endurance exercise each day for seniors in order to elevate heart rate and speed up breathing. Walking, stationary cycling and swimming are all examples of cardio/endurance exercises. If tiring easily is an issue, especially for those who are resuming a routine or just starting to exercise, it is perfectly acceptable to do three 10-minute periods of exercise spread out over the course of the day.

Cardiorespiratory endurance exercise increases the body's ability to deliver oxygen and nutrients to tissues and remove waste over sustained periods of time. After sticking with a regimen for a few weeks, there will likely be an improvement in one's ability to exercise and perform everyday tasks without getting winded and tired.

Strength and Resistance Training

Strength training uses and builds muscles through repetitive motions. Seniors can do strength training with weights, resistance bands, and nautilus machines or by using walls, the floor and furniture for resistance. Bodyweight exercises or calisthenics (lunges, sit-ups, leg raises, etc.) are also convenient options since they do not require any specialized equipment. Two to three strength/resistance training workouts a week will provide the greatest benefits. Exercise all muscle groups by doing one or two sets of 10 to 15 repetitions at moderate intensity. Individuals can progressively increase the size of weights (or levels of resistance) used during workouts as their strength builds.

Strength training helps prevent the loss of bone mass and improves balance, which helps seniors avoid falls and broken bones.

Stretching and Flexibility Exercises

Stretching is vital to an exercise regimen. This process helps muscles warm up and cool down gradually, improves and maintains flexibility, prevents injury, and reduces muscle soreness and stiffness. Stretching can also function as a time for meditation and appreciation of how one's body is feeling. Body and muscle aware-

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Los Angeles Retired Fire & Police Association

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ness are useful skills that assist in safe mobility and physical activities.

Activities like yoga and Pilates can provide both useful stretches and strength training because they focus on isolating and developing different muscle groups. A number of exercise programs focus on developing a strong core, a term which refers to the set of muscles connecting the inner stomach to the lower back and spine. Because core muscles provide the foundation for all movement, strength in this area encourages better posture and balance and reduces widespread muscle pain.

Physical Activities for Individuals with Limited Experience and Abilities

There are people of all ages whose physical abilities are limited by medical conditions, injuries or general frailty. These individuals have to exercise more carefully than others, but with proper instruction and guidance, they can learn activities and exercises that improve mobility and strength. Exercise is even more important for these individuals since they are more

prone to inactivity, which increases the risk of obesity, illness, falling and broken bones.

Exercise classes in group settings that are supervised by trained professionals are ideal for those with specific limitations. Teachers and trainers can offer real-time modifications of each move, and personal trainers can develop and/or recommend entire regimens for specific improvements despite one's unique challenges. Swimming, yoga and water aerobics are excellent low-impact options that are less jarring to the body. The local YMCA, YWCA and senior centers are good places to start when looking for exercise programs that address special needs.

Before beginning a new exercise regimen or resuming one, it is always advisable to discuss it with a physician first. The doctor will make recommendations regarding appropriate physical activities and those that should be avoided.



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