



# LARFPA

Spring 2018

## NEWSLETTER

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*

About two or three weeks ago, I was at the Police Academy for credit union business. While leaving, I ran into a retired member of the Police Department who had been one of our great runners. During the course of our conversation, I found out he was not a member of the Los Angeles Retired Fire and Police Association. He didn't seem to know a lot about our Association and the benefits derived from it. I gave him my card and a recruitment talk.

Since my meeting with my friend, I've been doing a lot of reflecting upon the Association and why I joined and have always been proud of my membership.

When I joined the Department in October 1957, I joined the Los Angeles Fire and Police Protective League. I felt very proud to belong and supported it until it dissolved into two separate units. I joined the Los Angeles Retired Fire and Police Association

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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: June 6, 2018 - 10 a.m. – 12 p.m.

Where: Grace E. Simons Lodge

Speaker: TBA

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

Where: Grace E. Simons Lodge

Speaker: TBA

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

### SPECIAL EVENTS

#### Annual Bar-B-Que

When: June 6, 2018 12 p.m. – 3 p.m.

Where: Grace E. Simons Lodge

Following the General Membership Meeting

#### Annual Holiday Celebration

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

Where: Sportsmen's Lodge, Studio City, CA

For Information check our website [www.larfpa.com](http://www.larfpa.com) or call (888) 288-5073

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## President ...

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as soon as I was eligible and have remained a member since. In reflecting on my membership, I tried to identify the reasons membership has been so important to me. I believe the main reason is to be associated with outstanding individuals.

As time passes, however, the Association becomes more important due to aging and the health problems that accompany it. In our retirement years, LARFPA is the only organization that looks out for our well-being. This includes our retirement funds and our health plans.

It seems like, in my case, if I didn't go to a doctor, I wouldn't have anything to do. It appears that a good percentage of retirees have the same experience.

We've been assured, kind of, that our pensions and health benefits are secure, but this does not appear to be accurate. The Times ran an article on Governor Brown and quoted him as saying they want to change our benefits and even change it to a 401(k). This was primarily aimed at those not receiving pensions now. There was some mention of changing benefits for those receiving pensions. These movements are taking place in many states and in some have already been successful.

Pensions are extremely important in maintaining the strength of the departments. When I joined the police force, the average police officer retired with 22 years of service. With the advent of DROP, the years of service have gone up as high as 40 years with most serving 30 or more years. The benefits make a big difference in retention. I recall, when I was a young police officer, partners with four years on wishing they had 20 years on.

LARFPA will always be here to defend pension and medical benefits.

Our medical benefits are equally as important. We're all lucky to have Ken Buzzell fighting for both our pensions and our medical benefits. He is the most knowledgeable person I know or know of in these fields. He's done a great job as a



*From Vice President  
Don Forrest...*

## Greetings from Retirement Land

I sure hope 2018 is better than 2017. I'm out on my patio deck working on my article and it's 84° here in Long Beach. It's "déjà vu all over again." Last year at this time, I was out here in 80° weather while the East Coast was entering another Ice Age. Looks like the same thing this year – they're still salting the roads and shoveling snow. Well, not in Washington DC..... they're still shoveling B.S. I thought of ol'what's his face, President Twitter, was going to "drain the swamp." Maybe he should call the "Smell Good Plumber." Oh! Never mind... he fired him, too. Are you surprised? Hell no!! You know how you know when a politician is lying? When their lips are moving. The answer my friend is blowing in the wind...well no!! The answer is, "term limits."

A quick mention to say "Congrats" to the newest pension commissioner for all us old retired fire guys and gals. "Atta-boy, Buzzy." Your victory is our victory. He will have our backs and continue protecting our well-earned pension benefits. Hopefully, you'll last as long as Sam did.

I also want to say thanks to Paul Enox – ret. LAPD – for his efforts and contributions as a past president and executive board member of our LARFPA – looking after our members. He just resigned from the board as he continues his battle with the, "Big C." Thanks, Paul, for your friendship and trust. Stay tough! My

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director. I believe he'll do an even greater job as a pension commissioner. He gives me a great feeling of security.

I hope my experience will encourage others to join LARFPA for the security in benefits retention but also in the fellowship we enjoy.

## Greetings from Retirement Land

*from page 2*

best wishes for your successful recovery.

I also want to welcome our newest executive board member on the fire side – Dave Marino – a.k.a. the “FNG.” Dave brings with his “capture” a wealth of experience, knowledge and commitment to our fire department members with his long service with LAFD and the L.A. Firemen’s Relief Association as past president and executive board member. Welcome aboard, Dave. See what happens when you show up thinking you’re just sitting in on one of our board meetings – duh! Shanghaied, dude.

I’m sure most of you know that one of the most important items our Association and the Board of Directors does in looking after the retired fire and police members is the Association’s benevolent program. Its purpose is to provide assistance to our members who find themselves in need of financial help. That being said, I just had the opportunity and pleasure to help one of our members with such a need. Ross Sapp – retired LAFD Inspector I - 2/16/75-3/5/85. He had a multitude of serious orthopedic issues and a multitude of other medical conditions that took over his normal life and mobility. He has had over 40 surgeries since leaving the department on a disability pension. He had originally contacted the Firemen’s Relief Association for assistance. Enter Secretary Andy Kuljis. Ross had filled out all the paperwork necessary for some help with his needs. We were contacted by Andy to enlist our help. Ross has been very limited with his mobility while being confined to a wheelchair. He was a prisoner in his own home. He was able to get an electric wheelchair and a ramp at his home so he could at least get out of his house. However, he could not drive. What he needed was a handicap van. Now were talking some serious \$\$ here. A properly equipped and certified handicap van built to accommodate his electric wheelchair with an automatic deploy and stow ramp would help him to retain his mobility and independence. Well, “Lady Luck” stepped in and when everything looked dark and dismal, we, the LARFPA, received a call from Mr. Alan Atkins – Executive Director of the Police Memorial Foundation, who informed us that a retired LAPD Reserve Officer, George Brown, had donated a handi-

cap van to the Foundation in the event that there might be a cop who would need this van. It turned out that no LAPD members fit that need, but he was told there was an LAFD member who needed a handicap van. Wow!! Get me a lottery ticket or let’s go to Vegas. You couldn’t have planned the timing better. Perfect!! So, with Andy’s help and tireless efforts and involvement we took possession of the van – had it transferred from the SFV to Andy’s son – Tony’s garage in O.C., for a mechanical check and to make whatever adjustments were needed to accommodate Ross’ particular needs to make him mobile once again. In addition to this, Ross had to be trained and certified to operate his van which we provided to him. He is now the “AO” of his van.

It was heartwarming to watch Ross as he took possession of his new found freedom – his mobility restored. His happy demeanor gave me a lift, that my small efforts in getting this van to him gave him such pleasure and comfort. He could now get out – be mobile – he could go visit his mother and other family members with his new found freedom and mobility. I don’t know who was happier, me or him – well, yes I do...it was him.

The interesting side note to this is the fact that a retired LAPD member donated his handicap van that ended up with a retired LAFD Fire Inspector very much in need of a van. Looking back from the time you graduate from the Drill Tower or the Academy during our careers - we work together as first responders, looking after each other and Mrs. Smith. We’ve got each other’s backs. And, here we are, old retired fireman and cops – still looking out for each other and our members.

I’ll close with the mention that at our Holiday Celebration at the Sportsmen’s Lodge, I was honored to pass the keys to Ross for his van, be involved with this venture and get to know this man. Happy trails, Ross – you deserve it.

Stay safe out there, be well and as my old friend “Bruno” (Alan Brunacini) would say ---

**“Be Nice”**



*From Director  
Ken Buzzell...*

## Pension Updates to Close Out 2017

### RETIREE HEALTH PLAN OPTIONS

As reported in the last newsletter, on October 19, 2017, the Board of Fire and Police Pension Commissioners (the Board) voted to adopt (1) a recommendation to “close out” the March 20, 2017 request to seek new medical plan options for retirees. In addition, the Board approved a staff recommendation (2) to seek “a new request for Medicare Parts A, B, and D plans, including a separate vision plan.”

At the Board meeting of November 16, 2017, the Board reconsidered its October 19, 2017 action and decided to rescind its action of seeking “a new request for Medicare Parts A, B, and D plans.”

Instead, the Board agreed to allow the Ad Hoc Committee on Retiree Health Plans to hold further talks with the employee associations that currently offer retiree medical and dental plans to see if mutually agreeable options could be found to improve delivery of these benefits.

### MEDICARE PART B PREMIUM

In November, the Centers for Medicare & Medicaid Services announced that the new standard monthly Medicare Part B Premium effective January 1, 2018 would be \$134. However, it should be noted that there are a few Medicare eligible members who will be billed somewhat less than this amount because they fall under the “hold harmless” provision passed by Congress in 2016. Under this provision, the increase in the standard monthly premium could not exceed the amount of increase in a member’s Social Security benefit. So, for example, if a member was paying \$116 per month in 2017 and the increase in that member’s Social Security benefits only went up \$10, then the member could only be charged \$126.

In order to see if you fall under the hold harmless provision, you will have to review the November/December 2017 letter sent to you by the Social Security Administration. If your monthly standard Medicare Part B

## LARFPA STANDING COMMITTEES 2017

### GENERAL COMMITTEES

#### FINANCE:

Fire: Jimmy Hill, Ken Buzzell

Police: Bob Weisz

#### OFFICE:

Fire: Lee Kebler, Dave Marino

Police: Jim Wilke, Jim Mateer, Dan Watson

#### PUBLICATIONS:

Fire: Greg Newland

Police: Al Ruvalcaba

#### SOCIAL:

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Police: Art Placencia

#### BENEVOLENT ASSOCIATION:

Fire: Bill Quinn, Don Forrest, Bob Olsen

Police: Jim Wilke, Art Placencia

#### PENSION:

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Police: Bob Weisz, Al Ruvalcaba

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**POLICE RELIEF:** Garrett Zimmon

**UFLAC:** Greg Newland, Bill Quinn

**POLICE PROTECTIVE LEAGUE:**

Jim Wilke, Art Placencia

**PENSION COMMISSION:**

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Police: Don Vincent

**POLICE MEMORIAL FUND:**

Garrett Zimmon

### 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: Jim Wilke, Art Placencia, Garrett Zimmon

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## Pension Updates . . .

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Premium for 2018 is less than \$134, then you fall under this provision.

### MEDICARE PART B REIMBURSEMENT

On December 7 the Board voted to approve a multi-tiered Medicare Part B Premium Reimbursement, with a maximum monthly reimbursement amount of \$134, effective January 1, 2018. (A member must be eligible for BOTH Medicare Parts A and B in order to qualify for this reimbursement.)

Last year some members had a Medicare Part B basic premium that was less than \$134 and, therefore, received less than the \$134. To determine your premium amount for 2018, you will need to review the November/December 2017 letter sent to you by the Social Security Administration. That letter will list your total 2018 Medicare Part B Premium as well as your “standard” Medicare Part B Premium. (These numbers will be different if your income level exceeds certain criteria.) The Pension Department will only reimburse the

## LOS ANGELES RETIRED FIRE AND POLICE ASSOCIATION

### BOARD OF DIRECTORS – 2017-2018

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**Vice President** – Don Forrest, LAFD

**Secretary** – James “Jim” Mateer

**Treasurer** – Jimmy Hill, LAFD

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L. Mike Dwyer, LAPD

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“standard” Medicare Part B Premium if you qualify for this benefit.

If your new “standard” Medicare Part B Premium is greater for 2018 than it was for 2017, then you will be required to provide the Pension Department with documentation showing your new, higher standard premium amount in order to qualify for a higher reimbursement. (A copy of the above referenced letter will suffice.) If you do not provide the required documentation, then your reimbursement will remain at the 2017 level.

### NEW MEDICARE AND DENTAL INSURANCE SUBSIDY MAXIMUMS FOR 2018

At the Board meeting of November 17, 2017, the Board approved new maximum subsidy amounts, effective January 1, 2018, for Medicare, qualified surviving spouse/domestic partner, and retiree dental insurance plans.

The maximum monthly amount for eligible retired members with Medicare Parts A and B increased from \$505.93 to \$542.51, which represents a 7.2% increase. (The “frozen member” amount will remain at \$480.41.)

The maximum qualified survivor non-Medicare/Medicare Part B only health insurance subsidy increased from \$826.43 to \$853.39, which represents a 3.3% increase. (The “frozen member” amount will remain at \$595.60.)

The maximum retiree dental subsidy amount will remain at \$44.60 for all members. (Surviving spouse/domestic partners are not eligible for this benefit.)

Keep in mind that these subsidy amounts ARE DIF-

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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

## Pension Updates . . .

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FERENT from the subsidy amounts for non-Medicare eligible retired members. Increases in the subsidy amount for these members normally is determined in March and become effective July 1.

### CHANGE IN ACTUARIAL VALUATION

On November 16, 2017, a presentation was made by Segal Consulting (Segal), the pension fund's actuary, on the July 1, 2016 to June 30, 2017 pension and health benefits valuation.

As noted in a pension staff report, "The results of the valuation reflect changes in the economic and non-economic actuarial assumptions adopted by the Board on June 1, 2017. The City's contribution rate will increase slightly for 2018-19, as a result of changes in the actuarial assumptions and higher than expected salary increases for active members. This increase was partially offset by favorable investment returns and lower than expected COLA increases during 2016-17 for retirees, beneficiaries, and DROP members. As such, the City combined contribution rate will increase by 2.59% of sworn payroll, from 44.26% to 46.85%."

On an actuarial basis, the pension benefits funding ratio fell from 93.9% on June 30, 2016 to 91.5% on June 30, 2017. On the other hand, the funding ratio for health benefits increase from 48.1% to 49.3% for the same periods of time. The report noted that because of the fund's "smoothing of assets" policy, where only a portion of each year's gains and losses are recorded, \$345.3 million in gains have not yet been recorded.

Examining the fund based on the market value of assets, Segal found the fund to be even better funded. As of June 30, 2017, retirement benefits were 93.15% funded, up 2.1% from the June 30, 2016, figure of 91.0%; funding for health subsidy benefits increased 3.5% from 46.6% on June 30, 2016, to 50.1% on June 30, 2017.

These numbers show that even though the Board reduced the assumed rate of return from 7.5% to 7.25% on June 1, 2017, the Los Angeles Fire and Police Pension Fund continues to remain extremely well-funded.

As a side note, at the time of the study (June 30, 2017), total fund assets were just under \$20.7 billion. As of January 1, 2018, that number had grown to more than \$22.3 billion.



*From Director  
Jim Mateer...*

## Pardon Our Dust . . .

After about a year of informal planning and discussion of the idea of remodeling & modernizing our offices, we have started on the project. We need a little historical perspective here. The building owned by the Los Angeles Retired Fire & Police Association was designed and built in 1970. LARFPA bought the building in 1985. Two years ago, we rebuilt the flat roof, added drains and replaced the HVAC units.

The project now under way will update the telecommunications in the building and bring a modern, robust internet capability to the building and our tenants. We will upgrade the ceiling insulation to modern code, upgrade the flooring and add built in cabinets and modern desk and work stations. The 1970's neon tube lighting will be replaced with state of the art LED recessed lighting. I would like to add, when I first started on the Board in late 2014, I thought the office was equipped with salvage furniture from the LAPD Supply Division.

Another part of the building being modernized is the bathroom. Both men and women's bathroom were showing the expected wear from being in constant use for over forty years. Both will get plumbing upgrades along with improved lighting and amenities.

Hopefully the project will be done by the end of April and we can enjoy the improved productivity and more efficient offices.

### THE LONG GOOD BY

Soon we will be saying good by to two of our directors. Ken Buzzell and Paul Enox are both stepping down. Ken Buzzell is one of the most dedicated and passionate people I have ever met. His historical knowledge of OUR pension system and dedication to protect OUR pension benefits will be hard to replace. Fortunately, he is moving on to be the "Retired Fire Board Member" on the board of the LAFPP. No doubt he will work tirelessly to protect the integrity of OUR pension.

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## Pardon Our Dust . . .

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Paul Enox is also stepping down. I have known Paul since the mid 80's. I have always enjoyed his wit and wisdom. When I joined the LARFPA Board, he was president. As president he led the organization with a firm and fair hand. I learned a great deal from him while he was president. I wish him Godspeed in the future.

As I have done in the past I would like to close my article with an enlightening quote from someone much wiser than myself. Considering the climate of our current government I think this could apply.

“He uses statistics as a drunken man uses lampposts... for support rather than illumination.”

*Andrew Lang (1844-1912)*

## 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.



*From Director  
Al Ruvalcaba...*

## Windfall Elimination Provision

At the very end of my last article I asked the membership if there were any subjects of interest to research and share my findings with the all of you. I did receive one request and he asked that I look into the Windfall Elimination Provision (WEP) and any provision to repeal the WEP.

To say the least the WEP is a very confusing and frustrating amendment. A little history on the WEP, which is known as the Social Security Amendments of 1983 (Public Law 98-21). The reason for this law was to eliminate the “windfall” of social security benefits received by beneficiaries who also receive a pension based on work not covered by Social Security. The

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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](http://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](mailto:desiree@larfpa.com).

Thank you for your continued membership and support.

LARFPA publications committee

## Windfall Elimination . . .

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legislators thought that individuals were DOUBLE DIPPING.

WEP affects benefits paid by the Social Security Administration (SSA) under title II of the Social Security Act. It reduces the Primary Insurance Amount (PIA) of a person's Retirement Insurance Benefits (RIB) or Disability Insurance Benefits (DIB) when that person is eligible or entitled to a pension based on an employment which did not contribute to the Social Security Trust Fund.

To qualify for social security benefits, you must work and pay Social Security taxes, which earns "credits" towards Social Security benefits. The number of credits needed to get retirement benefits is 40 credits (10 years of work).

That being said, most police officers and firefighters joined their respective departments before achieving 40 credits towards the Social Security trust fund and won't be entitled to any Social Security benefits. There are some exceptions, such as working after retirement or a second job while employed for the departments. Both types of employments must pay Social Security taxes.

If you are still with me (ha ha ha), let's say when a firefighter or police officer retires and has 40 credits of Social Security, that person will be entitled to 40% of the amount he or she would have received at age 62 as a result of WEP. In order to receive the full amount of Social Security benefits, based on WEP, he or she must have 30 years of substantial earning. For more detailed information, [please refer to the attached articles from SocialSecurity.gov \(Windfall Elimination Provision\)](#). Believe me, if I tried to explain it in this article it would be ugly.

There is some legislation in the works to repeal the WEP; it's called "The Equal Treatment of Public Servants Acts of 2015." The legislation is sponsored by Representatives Kevin Brady(R-TX) and Richard Neal (D-MA). This legislation purposes a new calculation that is intended to correct the inequality toward public servants in Social Security benefits. This doesn't mean the elimination of WEP, it just changes the formula and replaces it with "Public Servant Fairness Formula" (PSF).

The repeal is opposed by The National Active and

Retired Federal Employee Association. Remember the old saying "Be Careful What You Ask For." The Bill will not increase the deficit, in fact, the Social Security Administration's Office of the Chief Actuary found that these changes would have a positive financial effect.

Here are the steps to the PSF formula:

1. All years of employment (both covered and non-covered) are used in the average indexed monthly earning (AIME) calculation (which determines pre-retirement average income).
2. Using the AIME on all historical earnings, the primary insurance amount (PIA) is computed through the bend point formula.
3. Replacement rate of all earnings is calculated by dividing the PIA by the AIME.
4. AIME for only the covered years is calculated (for example, 30 total years with 15 years covered and 15 years non-covered equals 1/2 PIA under the proportional Public Servant Fairness Formula).

The issue with the new legislation is all that is needed to have the PSF formula applied is to have one year of employment where no Social Security taxes are paid. The way that it is currently applied, using the WEP formula, the individual must obtain a pension from a non-Social Security tax employer, such as the City of Los Angeles. This would increase the pool of people falling into PSF. In fact, it would be a windfall for Social Security, how nice.

Some folks would benefit by as much as \$206.50

Before I sign off, once again Governor Jerry Brown has filed a brief to the State Supreme Court in late December 2017, asking the Court to relax the California Rule, the legal precedent that has barred state and local governments from modifying pension benefits for existing workers they've offered over the past 60 years. What is at the core of this issue is the ability to modify pension benefits that are in place with a reasonable plan and less generous. As Brown has stated, the State and cities would be able to tighten their belt during lean times and loosen their belts during good times.

What matters to this issue is once "Pandora's Box" is open the retiree is their next target.

At your service

Albert (Al) M. Ruvalcaba





## Windfall Elimination Provision

### Your Social Security retirement or disability benefits can be reduced

The Windfall Elimination Provision can affect how we calculate your retirement or disability benefit. If you work for an employer who doesn't withhold Social Security taxes from your salary, such as a government agency or an employer in another country, any retirement or disability pension you get from that work can reduce your Social Security benefits.

### When your benefits can be affected

This provision can affect you when you earn a retirement or disability pension from an employer who didn't withhold Social Security taxes **and** you qualify for Social Security retirement or disability benefits from work in other jobs for which you did pay taxes.

The Windfall Elimination Provision can apply if:

- You reached 62 after 1985; or
- You became disabled after 1985; and
- You first became eligible for a monthly pension based on work where you didn't pay Social Security taxes after 1985. This rule applies even if you're still working.

This provision also affects Social Security benefits for people who performed federal service under the Civil Service Retirement System (CSRS) after 1956. We won't reduce your Social Security benefit amounts if you only performed federal service under a system such as the Federal Employees' Retirement System (FERS). Social Security taxes are withheld for workers under FERS.

### How it works

Social Security benefits are intended to replace only some of a worker's pre-retirement earnings.

We base your Social Security benefit on your average monthly earnings adjusted for average wage growth. We separate your average earnings into three amounts and multiply the amounts using three factors to compute your full Primary Insurance Amount (PIA). For example, for a worker who turns 62 in 2017, the first \$885 of average monthly earnings is multiplied by 90 percent; earnings between \$885 and \$5,336 by 32 percent; and the balance by 15 percent. The sum of the three amounts equals the PIA which is then decreased or increased depending

on whether the worker starts benefits before or after full retirement age (FRA). This formula produces the monthly payment amount.

When we apply this formula, the percentage of career average earnings paid to lower-paid workers is greater than higher-paid workers. For example, workers age 62 in 2017, with average earnings of \$3,000 per month could receive a benefit at FRA of \$1,473 (49 percent) of their pre-retirement earnings increased by applicable cost of living adjustments (COLAs). For a worker with average earnings of \$8,000 per month, the benefit starting at FRA could be \$2,620 (32 percent) plus COLAs. However, if either of these workers start benefits earlier, we'll reduce their monthly benefit.

### Why we use a different formula

Before 1983, people whose primary job wasn't covered by Social Security had their Social Security benefits calculated as if they were long-term, low-wage workers. They had the advantage of receiving a Social Security benefit representing a higher percentage of their earnings, plus a pension from a job for which they didn't pay Social Security taxes. Congress passed the Windfall Elimination Provision to remove that advantage.

Under the provision, we reduce the 90 percent factor in our formula and phase it in for workers who reached age 62 or became disabled between 1986 and 1989. For people who reach 62 or became disabled in 1990 or later, we reduce the 90 percent factor to as little as 40 percent.

### Some exceptions

The Windfall Elimination Provision doesn't apply if:

- You're a federal worker first hired after December 31, 1983;
- You were employed on December 31, 1983, by a nonprofit organization that didn't withhold Social Security taxes from your pay at first, but then began withholding Social Security taxes;
- Your only pension is for railroad employment;
- The only work you performed for which you didn't pay Social Security taxes was before 1957; or
- You have 30 or more years of substantial earnings under Social Security.

The Windfall Elimination Provision doesn't apply to survivors benefits. We may reduce widows or widowers benefits because of another law. For more information, read *Government Pension Offset* (Publication No. 05-10007).

## Social Security years of substantial earnings

If you have 30 or more years of substantial earnings, we don't reduce the standard 90 percent factor in our formula. See the first table that lists substantial earnings for each year.

The second table shows the percentage used to reduce the 90 percent factor depending on the number of years of substantial earnings. If you have 21 to 29 years of substantial earnings, we reduce the 90 percent factor to between 45 and 85 percent. To see the maximum amount we could reduce your benefit, visit [www.socialsecurity.gov/retire2/wep-chart.htm](http://www.socialsecurity.gov/retire2/wep-chart.htm).

## A guarantee

The law protects you if you get a low pension. We won't reduce your Social Security benefit more than half of your pension for earnings after 1956 on which you didn't pay Social Security taxes.

## Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit [www.socialsecurity.gov](http://www.socialsecurity.gov). There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement 1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.

Year	Substantial earnings
1937-1954	\$900
1955-1958	\$1,050
1959-1965	\$1,200
1966-1967	\$1,650
1968-1971	\$1,950
1972	\$2,250
1973	\$2,700
1974	\$3,300
1975	\$3,525
1976	\$3,825
1977	\$4,125
1978	\$4,425
1979	\$4,725
1980	\$5,100
1981	\$5,550
1982	\$6,075
1983	\$6,675
1984	\$7,050
1985	\$7,425
1986	\$7,875
1987	\$8,175
1988	\$8,400
1989	\$8,925
1990	\$9,525

Year	Substantial earnings
1991	\$9,900
1992	\$10,350
1993	\$10,725
1994	\$11,250
1995	\$11,325
1996	\$11,625
1997	\$12,150
1998	\$12,675
1999	\$13,425
2000	\$14,175
2001	\$14,925
2002	\$15,750
2003	\$16,125
2004	\$16,275
2005	\$16,725
2006	\$17,475
2007	\$18,150
2008	\$18,975
2009-2011	\$19,800
2012	\$20,475
2013	\$21,075
2014	\$21,750
2015-2016	\$22,050
2017	\$23,625

Years of substantial earnings	Percentage
30 or more	90 percent
29	85 percent
28	80 percent
27	75 percent
26	70 percent
25	65 percent
24	60 percent
23	55 percent
22	50 percent
21	45 percent
20 or less	40 percent



Securing today  
and tomorrow

Social Security Administration  
Publication No. 05-10045 | ICN 460275 | Unit of Issue — HD (one hundred)  
January 2017 (Recycle prior editions)  
Windfall Elimination Provision  
Produced and published at U.S. taxpayer expense

# Windfall Elimination Provision

2016



## Your Social Security retirement or disability benefits may be reduced

The Windfall Elimination Provision may affect how we calculate your retirement or disability benefit. If you work for an employer who does not withhold Social Security taxes from your salary, such as a government agency or an employer in another country, any pension you get from that work may reduce your Social Security benefits.

## When your benefits may be affected

This provision may affect you when you earn a pension from an employer who didn't withhold Social Security taxes *and* you qualify for Social Security retirement or disability benefits from work in other jobs for which you did pay taxes.

The Windfall Elimination Provision may apply if:

- You reached 62 after 1985; or
- You became disabled after 1985; and
- You first became eligible for a monthly pension based on work where you did not pay Social Security taxes after 1985, even if you are still working.

This provision also affects Social Security benefits for people who performed federal service under the Civil Service Retirement System (CSRS) after 1956. Your Social Security benefit amounts won't be reduced if you performed federal service under a system such as the Federal Employees' Retirement System in which Social Security taxes were withheld.

## How it works

Social Security benefits are intended to replace only some of a worker's pre-retirement earnings.

We base your Social Security benefit on your average monthly earnings adjusted for average wage growth. We separate your average earnings into three amounts and multiply the amounts using three factors to compute your full Primary Insurance Amount (PIA). For example, for a worker who turns 62 in 2016, the first \$856 of average monthly earnings is multiplied by 90

percent; earnings between \$856 and \$5,157 by 32 percent; and the balance by 15 percent. The sum of the three amounts equals the PIA which is then decreased or increased depending on whether the worker starts benefits before or after full retirement age (FRA) to get the monthly payment amount.

When we apply this formula, the percentage of career average earnings paid to lower-paid workers is greater than higher paid workers. For example, workers age 62 in 2016, with average earnings of \$3,000 per month could receive a benefit at FRA of \$1,456 (49 percent) of their pre-retirement earnings increased by applicable cost of living adjustments (COLAs). For a worker with average earnings of \$8,000 per month, the benefit starting at FRA could be \$2,573 (32 percent) plus COLAs. However, if either of these workers start benefits earlier, their monthly benefit will be reduced.

## Why we use a different formula

Before 1983, people whose primary job wasn't covered by Social Security had their Social Security benefits calculated as if they were long-term, low-wage workers. They had the advantage of receiving a Social Security benefit representing a higher percentage of their earnings, plus a pension from a job for which they didn't pay Social Security taxes. Congress passed the Windfall Elimination Provision to remove that advantage.

Under the provision, we reduce the 90 percent factor in our formula and phase it in for workers who reached age 62 or became disabled between 1986 and 1989. For those who reach 62 or became disabled in 1990 or later, we reduce the 90 percent factor to as little as 40 percent.

## Some exceptions

The Windfall Elimination Provision doesn't apply if:

- You are a federal worker first hired after December 31, 1983;
- You were employed on December 31, 1983, by a nonprofit organization that did not withhold Social Security taxes from your pay at first,



*From Director  
Garrett W. Zimmon ...*

## Updates from My Corner . . .

### **WORKER'S COMPENSATION ISSUES WITH MEDICARE CONTINUE, CCW INSURANCE AND MEDICAL INSURANCE FOR RETIREES**

#### **Congratulations to Los Angeles Fire and Police Pension Commissioner Ken Buzzell.**

Many of you know Ken through the informative articles he has written in the LA Retired Fire and Police Association (LARFPA) newsletters regarding our pensions, and retiree pension benefits. He attended the Los Angeles Fire and Police Pension (LAFPP) Commission meetings and is a strong voice for issues related to both current and retired Fire and Police pension issues. In September 2017, he ran for the position of the retired fire representative on the LAFPP Board and won with a whopping 93.38% of the votes!!!

Since his remaining on the LARFPA Board would be conflict of interest, he resigned from our Board. Ken served on the Board from 2009 until 2018. Thank you Ken for all you did for the LARFPA and all its members. While we will miss you on the Board, we know your valuable knowledge and skills will be an asset to our members and the Board of Pension Commissioners.

#### **Welcome to New Members to the LARFPA Board**

Since our last Newsletter, the LARFPA has two new Board members: David "Dave" Marino as a Director for Fire retirees; and Daniel "Dan" Watson as a Director for Police retirees. Both have amazing backgrounds and bring skills and abilities that that will be invaluable to all our members.

#### **Thank you to Board Members who have retired from the LARFPA Board.**

All Board Members at the LARFPA are non-paid volunteers, who donate their time and energy to support our members. I thank the following members for their service to our members and for helping mentor me when I came on the Board. With their retirement, we are losing valuable historical knowl-

edge and expertise.

James "Jim" Chastain (Fire) – Served from 1994-2017 and was a Past President and Treasurer

Paul Enox (Police) – Served from 2008-2018. He was a Past President and also served on the Board for the LA Police Relief Association

Will Gartland (Police) - He served from 1999-2017 and was a Past President.

Many of you from the Police side also know what a great leader and mentor Will was on the Department.

#### **Worker's Compensation (W/C) Issues with Medi- care – the Saga Continues!**

As I mentioned in my previous articles, The City of Los Angeles Worker's Compensation Division (LAWCD) sends Medicare information on **all** W/C awards. The City uses certain codes that detail the information about what is covered by your W/C award. Unfortunately, some codes are rather broad in nature or incorrectly entered, thus giving rise to the problem of denial of Medicare coverage for non-Workers Comp related treatment and/or the billing issues.

The two most common issues are:

- 1). Medicare is denying medical treatment or costs for non-W/C injuries or illnesses.
- 2). Members are receiving a billing from the Centers for Medicare and Medicaid Services (CMS) for non-W/C related medical treatment that Medicare believes is related to a W/C injury.

In most cases, the letters are addressed to the City; the letter you receive is a copy of that correspondence.

This issue started a couple years ago. We brought it to the attention of the person responsible for police and fire W/C at the LAWCD, who quite frankly, did not seem to see it as a big issue. They knew there an issue with the entry process, but the focus was to treat the symptom, not the cure.

Since then, the City has been receiving ever growing numbers of letters from CMS that demanded ac-

*Continued on page 13*

## Update from My Corner

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tion from the City. My recommendation is that you should NOT deal directly with Medicare. It can be an exasperating experience and what CMS is looking for is an official response from the City.

Since I am still getting a lot of calls from retirees on how to deal with the letters, the following is LAWCD's procedure to address both the denial of Medicare treatment and/or the billing letters you receive from Medicare is as follows:

- Immediately notify your claims examiner at Tristar or AIMS of the situation.
- Forward a copy of all billing correspondence and/or information on the medical provider who notified you that Medicare denied coverage for a non-W/C illness or injury.—to your claims examiner
- Your claims examiner will send the appropriate information to ISO (a third party company that handles Medicare billing issues for LAWCD).
- ISO, under contract to LAWCD, has the responsibility of investigating the CMS claim and preparing the appropriate documentation to correct the issue with Medicare. According to LAWCD, the issue should be corrected in a few weeks (experience tells me it taking a month or so).

Keep a copy of all the documents you forwarded to Aims or Tristar and follow-up with them to ensure the situation has been corrected.

As with every new process, there are glitches. Many retirees have told me they have never heard back from the City of the status of or response to the CMS inquiry. Thus, they are in limbo wondering what is being done by the City to resolve the CMS claim. In an effort to resolve that information vacuum, I contacted Tristar and expressed my con-



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cerns. Pamela Sheffield, the Tristar Branch Manager for LAPD Worker's Compensation, stepped right up! She agreed there should be feedback to the concerned retiree. Tristar does receive feedback from ISO on the City's response to CMS claims. Ms. Sheffield is directing that when a claimers adjuster receives notification of the response to CMS by ISO, the claimers adjuster will contact the concerned retiree and advise him/her of the ISO response. Director Don Forrest handles W/C issues for retired Fire folks. He will be reaching out to AIMS to see if they will implement a similar policy.

### CCW Insurance

Since I first started addressing the issue of CCW insurance, I have received a lot of calls and emails from some association members regarding companies or organizations that provide CCW insurance. I try to take the time to look into the companies to see what they provide and if it appears to be a legitimate insurance that will be there when you need it. While the LARFPA does not endorse any companies or organizations, from time to time I will share information on companies that you might consider. It is up to you to contact those agencies and ask the questions to see if they fit your needs. Almost all the CCW companies have a clause that in cases where you are found guilty of crime; the insurance will not cover you. Also, none of them cover you for firearm discharge while working a security job or function. That requires a different type of policy and is usually more expensive.

The average price of a good CCW policy is about

*Continued on page 14*

## 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.

## Update from My Corner

from page 13

\$350 per year. What you want to know is the limits on civil protection and criminal protection. You also want to know if can your select your own attorney, and if you are protected through an insurance company or pooled assets that can be diluted if more than one person files a claim for a shooting incident.

One organization that was recently referred by a member is the NRA Carry Guard insurance (<https://lockton.nracarryguard.com/coverage>). They offer different levels of insurance coverage and your spouse is covered at no cost under the same policy.

One thing is for sure - in today's environment - if you are a retired police officer and you get in shooting, whether at home or not—you can expect to be sued! So protect yourself!

### A Special Shout of Thanks To.....



### For Exceptional Serve to Our Members

Tristar:

Pamela Sheffield, Branch Manager  
Tom Hacker, Decision Desk Liaison  
Rosa Hogan, Claims Examiner  
Bridgett Howell, Claims Examiner  
Jeff Bain, Senior Examiner

## 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



*From Director  
Dan Watson...*

## An Introduction . . .

I was honored on January 17 to be appointed to fill a vacant Police seat on the Board of Directors of the LARFPA. I will be replacing Paul Enox on the Board. I've known Paul since 1981 when we first worked together at Planning and Research Division and we crossed paths many times over the years. Paul is one of the really good guys I had the privilege of working with – smart, insightful, loyal and fun! His large shoes will definitely be a challenge to fill. I will continue to rely on Paul for his knowledge and insight on matters that impact our retired members.

I retired from the LAPD after more than 28 years in 2002. I went on to serve as a Police Chief in two cities for another 13 years for a total of 41 years of service. And yet, as I looked around the room at my first Board meeting I realized I am still a relative rookie! There is a tremendous amount of experience on both the Police and Fire side. I believe my experiences with the LAPD and the cities of South Pasadena and Mammoth Lakes will help me serve our members.

I look forward to getting to know the Board members I don't already know and learning about the various issues facing our retired members. As of this writing, the new committee assignments have not been determined so I don't know what I will be working on. But rest assured I am committed to supporting our membership. And I've already recruited two new members! And that's something that you can do to make LARFPA stronger. As you cross paths with retired friends in person or on social media, ask if they are members. If not, tell them of the benefits of membership and refer them to our website at [LARFPA.com](http://LARFPA.com) where it's easy to join.

### CONTACT US!

Phones: 626-285-5138 • 323-283-4441  
Fax: 626-285-1461 • Toll Free: 888-288-5073  
Email: [info@larfpa.com](mailto:info@larfpa.com)  
Website: [www.larfpa.com](http://www.larfpa.com)

The Desert Refuge for Police Officers & Military Personnel  
is Hosting the First Annual

# TUG – OF – WAR COMPETITION



**WINNER TAKES ALL!!!**

Come and witness a true competition between the

**USMC** vs. **LAPD** vs. **LASD** vs. **SBSD**

Please join us for friendly competition, BBQ meal, “Live” Music,  
Lots of Fun and an Inter-Faith Prayer service.

**Saturday, April 14<sup>th</sup> / 10:30 a.m. – 3:00 p.m.**

**The Desert Refuge** 3961 Avenida del Sol, Joshua Tree, CA. 92252

For more information contact Ray Gallego [raygallego@mac.com](mailto:raygallego@mac.com) or Garrett Zimmon [gzimmon@aol.com](mailto:gzimmon@aol.com)

**GoFundMe Page:** [www.gofundme.com/drpo-mp](http://www.gofundme.com/drpo-mp)

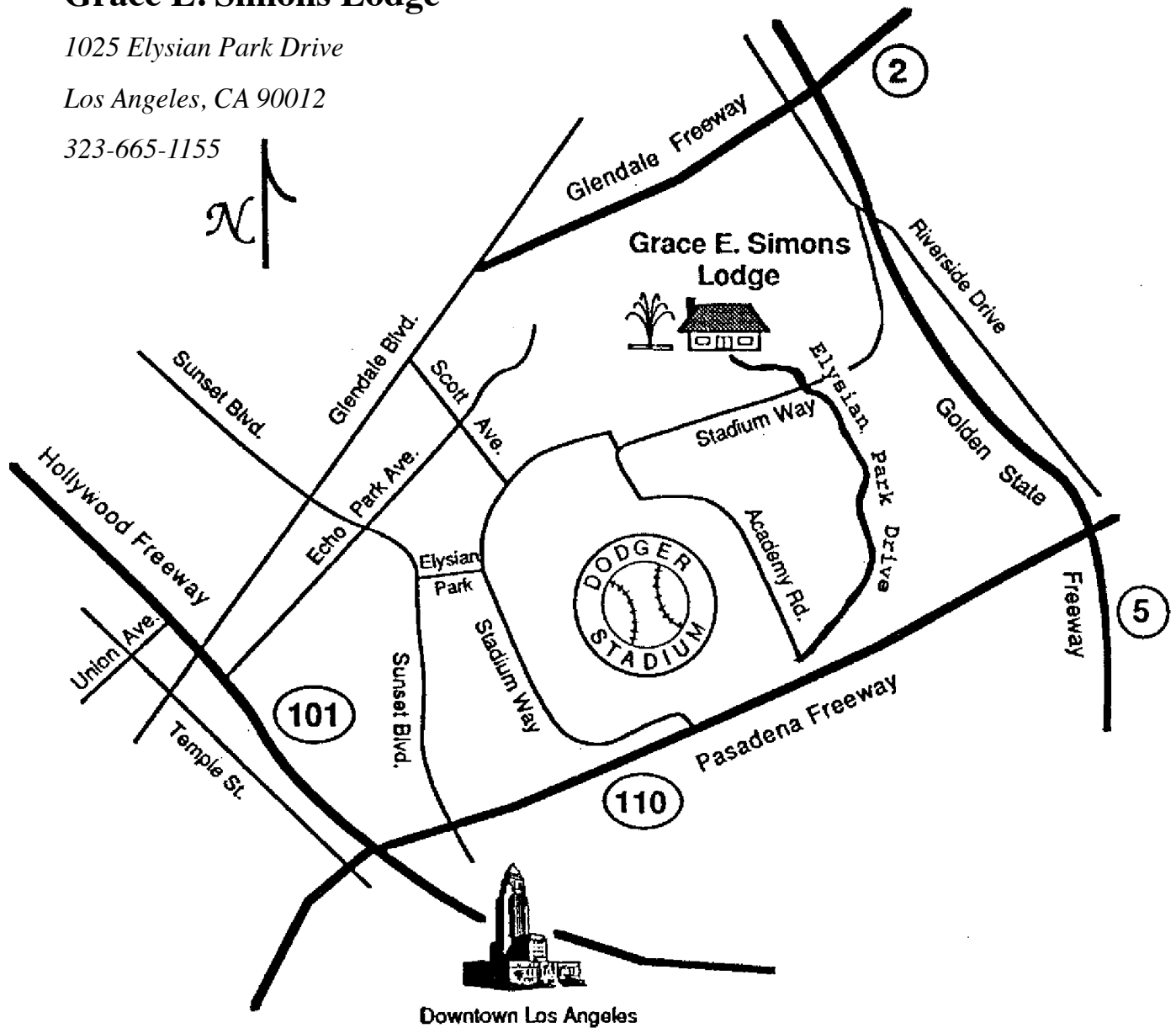
The DRPO&MP is a 501(c)(3) non-profit organization. **Donations are accepted and are tax deductible.**

## Grace E. Simons Lodge

1025 Elysian Park Drive

Los Angeles, CA 90012

323-665-1155



### Directions to Grace E. Simons Lodge

#### 5 Freeway Traveling North:

Exit Stadium Way. Turn left on Riverside Drive. Turn left on Stadium Way. Turn right at top of the hill on Elysian Park Drive. The Lodge is at the end on the right.

#### 5 Freeway Traveling South:

Exit Stadium Way. Turn left on Stadium Way. Turn right at the top of the hill on Elysian Park Drive. The Lodge is at the end on the right.



## Los Angeles Retired Fire & Police Association



### Annual Barbecue

Wednesday, June 6, 2018

12:00 Noon  3:00 PM

### GRACE E. SIMONS LODGE

1025 Elysian Park Drive

Los Angeles, CA 90012

The General Membership Meeting begins at 10:00AM

Barbecue to immediately follow.

Please call the Association office at (888) 288-5073 if you have any questions.

*Sorry, no telephone reservations will be accepted.*

**The deadline for reservations is May 25, 2018**

Please return the bottom portion with your  
reservation payment to:



Los Angeles Retired Fire & Police Association

9521 Las Tunas Drive Suite 4, Temple City, CA 91780

All Members and their families are welcome to attend!

**\*\*\*Tickets are \$5.00 Per Person\*\*\***

Name \_\_\_\_\_ Phone (    ) \_\_\_\_\_

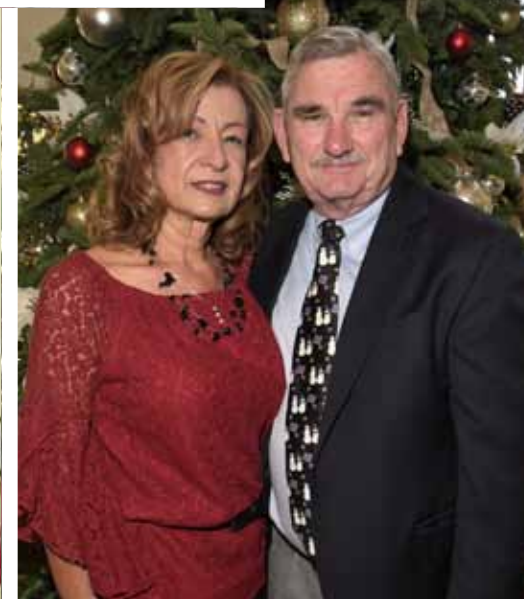
Number of Adults: \_\_\_\_\_ Children: \_\_\_\_\_ Amount Enclosed: \_\_\_\_\_ Check Number: \_\_\_\_\_

Please choose one of the following: Fire \_\_\_\_\_ Police \_\_\_\_\_

Payments are not refundable, No exceptions.

Please RSVP by May 25, 2018

# Christmas Luncheon — December 1, 2017



Photos by William Kidston Photography



## **LOS ANGELES RETIRED FIRE AND POLICE ASSOCIATION**

### **General Membership Meeting**

**When:** June 6, 2018 - 10 a.m. – 12 p.m.  
Annual Bar-B-Que to follow  
12:00 pm – 3:00 p.m.

**Where:** Grace E. Simons Lodge

**Speaker:** TBA

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

**Where:** Grace E. Simons Lodge

**Speaker:** TBA

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

## **CENTRAL COAST FUZZ THAT WUZZ**

\*Open to all LAPD active or retired

**When:** March 15, 2018

**Social:** 11:00 a.m./Lunch 12:00 p.m.

**Where:** Ventana Grill, 2575 Price St.  
Pismo Beach, CA

**When:** June 21, 2018

**Social:** 11:00 a.m./Lunch 12:00 p.m.

**Where:** Edwards Barn, 1095 Pomeroy Rd.  
Nipomo, CA

**Reservations contact:**

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

## **RICK ORTIZ'S FIREFIGHTERS' LUNCHEON**

**When:** April 10, 2018  
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](http://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 92591

**Contact:** 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, CA

Website: [www.iapoasc.org](http://www.iapoasc.org)

Email: [iapoasc@gmail.com](mailto:iapoasc@gmail.com)

## **LAS VEGAS BLUE LINE GROUP**

When: First Wednesday of every month  
11:30 a.m. in the Buffet area

Where: Orleans Hotel and Casino  
4500 W. Tropicana Ave  
Las Vegas, NV

Contact: Al Fried (702) 269-7627 or  
Reynaldo Morales (702) 256-8914  
[udmanmo@cox.net](mailto: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 Angeles

Contact: [www.lapcsg.org](http://www.lapcsg.org)

## **LAPD DESERT DWELLERS BLUE LINE** (Coachella Valley)

When: Third Saturday of Every Month  
11:30 a.m.

Where: Woodhaven Country Club  
Palm Desert, CA  
(Washington Street between Country Club and Hovely Lane)

Reservations Required

Contact: Jack Rabinowitz 760-776-8047  
or [jhrabinowitz@gmail.com](mailto: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 91351

Contact: Bob Weisz

[iwasfuzz@msn.com](mailto:iwasfuzz@msn.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](mailto:dandjhalligan@me.com)

## **OLD BLUE RUNNING TEAM**

When: Last Sunday of month - 8:00 a.m.  
October through February

Where: Griffith Park Ranger Station

## **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](mailto:delharryguy@yahoo.com)

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## Coming Attractions . . .

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### 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: 9:00 a.m. - Last Thursday of every month  
2018 Meeting Schedule:  
February 22, March 22, April 26,  
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



#### 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!

# *In Memoriam*

## *Fire Side*

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Obe O. Doan	9/27/2017	Stephen Coker	12/4/2017	Robert B. Provence	1/6/2018
Lawrence J. Roberts	10/20/2017	William T. McDonough	12/8/2017	Douglas F. Cully	1/11/2018
Donn E. Sitts	11/4/2017	Robert O. Duncan	12/10/2017	Henry I. Bent	1/15/2018
Richard N. Wahrenbrock	11/4/2017	Keith Stewart	12/10/2017	Carl C. Wilson	1/16/2018
Marshall E. Prindle	11/8/2017	Donald E. Betsworth	12/14/2017	Johnnie R. Collings	1/17/2018
Dallas Nielsen	11/11/2017	Damon P. Bell	12/22/2017	Edwin R. Crooker	1/18/2018
Russell K. Clyde	11/13/2017	Robert W. Miller	12/22/2017	Bernard E. Nipp	1/21/2018
Loth Westerman, Jr.	11/15/2017	Arthur C. Johnson	12/23/2017	Lawrence C. Shuler	1/23/2018
Gary R. Lonza	11/19/2017	Robert K. Brown	12/24/2017	Gene F. Taylor	1/24/2018
Jack V. Ross	11/19/2017	Dennis M. Benkovsky	12/25/2017	Thomas L. Rix, Jr.	1/25/2018
Rita A. Brey	11/20/2017	Rodney D. Hillerts	12/29/2017	Leroy M. Lilly	1/27/2018
Edward S. Wormald	12/1/2017	Seferino Godinez	1/4/2018	Walter J. Somaduroff	1/27/2018
Monte F. Graham	12/3/2017	Harry B. Woods	1/4/2018		

## *Police Side*

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Allen K. Stone	9/29/2017	Claude M. Harris, Jr.	11/11/2017	Clarence G. Haessig	12/28/2017
Ray C. Cadena	10/1/2017	Serial: 12639		Serial: 4282	
Richard E. Weaver	10/6/2017	Gilbert M. Loust	11/13/2017	James E. Edge	12/30/2017
Richard A. Beach	10/9/2017	Conrad F. Doty	11/21/2017	Augustino J. Lavezzaria	12/31/2017
Serial: 17113		Jerry D. Aldridge	11/27/2017	Stephen T. Clark	1/3/2018
Howard L. Schiller	10/14/2017	Ervin D. Eslinger	12/2/2017	James Vasquez	1/6/2018
Glennis E. Brents	10/20/2017	James A. Margetich	12/2/2017	Serial: 13807	
Galina M. Lutes	10/21/2017	Serial: 12239		Larry D. Thompson	1/8/2018
Clyde L. Cronkhite	10/23/2017	David F. Scott	12/3/2017	Serial: 13617	
Serial: 10292		Stephen Coker	12/4/2017	Ernest T. Spearman	1/9/2018
Thomas D. Armstrong	10/30/2017	Curtis Thompson, III	12/7/2017	Michael M. Nielsen	1/12/2018
Rollin B. Bell	11/6/2017	Richard R. Stein	12/8/2017	Willaim M. Nall, Jr.	1/22/2018
Glenn R. Ackerman	11/7/2017	Mauricio A. Garcia	12/15/2017	Timothy L. Lidd	1/23/2018
Bernard F. Michaels	11/8/2017	James A. Flavin	12/16/2017	Sergio A. Robleto	1/24/2018
Serial: 7324		Serial: 10937		Robert G. Morgan	1/28/2018
Zelber D. Minnix	11/8/2017	Gerald Blackburn	12/24/2017	Leonard Weissman	1/29/2018
Serial: 11971		Sherri Stanley	12/26/2017		
Ernest F. Malan	11/10/2017	Serial: 25925			
Serial: 12553					

## *Fire Widows & Widowers*

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Alvina C. Bakula	10/17/2017	Clara M. Shutz	11/30/2017	Cora J. Fish	12/18/2017
Marilyn L. Jones	10/24/2017	Margaret E. Bast	12/2/2017	Lois V. Billos	12/20/2017
Arlene C. Dragotto	11/30/2017	Faye P. Jasich	12/14/2017		

*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>
Betty J. Young	12/20/2017	Lorraine J. Von Zon	1/6/2018	Joan E. McChesney	1/17/2018
Yvonne J. Wilson	12/26/2017	Frances M. Brett	1/12/2018		

### *Police Widows & Widowers*

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Emily J. Jacobs	6/12/2017	Ann Gartland	11/23/2017	Lenora A. Smith	12/30/2017
Virginia Mae Meierdiercks	8/29/2017	Jean Sheehy	11/27/2017	Linda L. Glasgow	1/5/2018
Carrie L. Rickards	9/9/2017	Virginia Davidson	12/6/2017	Velda M. Gladkowski	1/10/2018
Dawn M. Hagele	10/12/2017	Kay F. Roberson	12/6/2017	Doris M. Souza	1/13/2018
Eunice V. Bryant	10/27/2017	Vicki S. Potter	12/10/2017	Mollie Reigan	1/14/2018
Virginia E. Farhood	10/28/2017	Audrey L. Smith	12/11/2017	Marijune W. Wissmann	1/14/2018
Phllis E. Reed	10/28/2017	Lois L. Metcalf	12/14/2017	Evelyn T. Ramsey	1/21/2018
Patricia O. Wall	11/6/2017	Gloria M. Wysocki	12/15/2017	Lorraine E. Kelly	1/27/2018
Jeanette M. Woolley	11/20/2017	Mary J. Barton	12/19/2017		
		Eileen T. Ross	12/27/2017		

## **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

# Old Blue Running Team

By Mike McKean

On January 31, 2018 there was a “Super Blue Blood Moon” to be seen for the first time, in Los Angeles, since 1866. Those of you that missed this event still have a chance to redeem yourselves. On March 17/18, 2018 the “Super” Old Blue running team will be running in the XXXIV (34) Challenge Cup Relay (Baker to Vegas Relay) and you can come out and watch us. In fact, you can watch us run at the same time as the “Super Blue Blood Moon” passed over Los Angeles, at or about 0434 to 0505 hours. However, the prudent thing to do is to stay inside the Westgate Las Vegas Resort and Casino Convention Center and be there for the finish of the Old Blue Running Team.

Bart and Jackie Landsman have done an outstanding job as team captains in putting the team together. They have given a lot of time and energy to the

task. Each year they have been able to put together a very competitive team, and get this, we lost our sponsor again this year, so the runners pay to run. This actually is a good idea as no one wants to throw away money and get nothing in return, like a beautiful T-Shirt, water while running and exercise, WOW, isn't that great!

They have really had an enjoyable time and they would like to share their experiences with the new team captain/captains whoever he/she/they are. Feel free to contact Bart or Jackie at the race or at home or on the golf course.

We held our January run on the 21st in Griffith Park, our home course. The enthusiastic group below had just finished their run and were on their way to brunch.

Note: In the picture, those kneeling have their left hand over their right, while those standing have their right hand over their left? Why? Come to Baker to Vegas for the answer!



*Kneeling: Jackie Landsman, Kevin Burke, Mel Sandvig*

*1st Row: Ray Serna, Mark Akiyoshi, Randy Yang, Bart Landsman, Ron Hodges, Phil Toledo, Phil Booth, Brian Owen*

*2nd Row: Mike McKean, Mike Melancon, Lou Page, Jim Stepan, Paul Miller*





*From Director  
Art Placencia...*

## **Retirees Job is to Stay Healthy . . .**

We're three months into 2018 and in June I will be on the LARFPA board five years and retired eleven years. I have been enjoying my retirement years, teaching at a Community College, being a part of the West End Inland Empire (WEIE) Blues and being a member of the Board of Directors of the Los Angeles Retired Fire Police Association.

When I retired, I asked an older retiree who I thought looked a lot younger than his age, "What's the secret to living a long and healthy retirement?" He told me, "Keep your mind and body active," have priorities, do something and don't just shut down. The key word is "Priorities."

My advice to a newly retired person is, "A retiree's job is to stay healthy." Not COP humor, just the facts!

Well, it's a new year and I am still on the Recruitment, Social and Benevolent Committees. Recruitment is a continuous job for all the Board members. You would think that it would be easy to get retirees signed on, but we all still must work at it. Please, we need all our members to help recruit new members. Thank you!!

The December Holiday/ Christmas party is a duty of the Social committee member; I hope you made it last year. I helped our president M/C and give out raffle gifts. There were many cash gifts, three 60" TV's and many other donated gifts. I wish I could say I did some of the organization of the holiday event, but it was all done by our office staff Desiree and Maureen. A big shout out (YEA) to them, they did a great job.

Don't forget our June 6, 2018 General Membership Meeting at 10 am and the annual Association BBQ for all our members and their families right after the General Membership meeting starting at noon to 3 p.m. This event is always a good time for our members to catch up with friends and ex-partners.

You all receive the latest information at the General Membership meeting regarding your Association, pension and benefit information. So, mark your calendar and spend the day with us.

The Benevolent committee was active this year helping some of our members. Just remember if you need help, contact the Association office and request an assistance application. The application is assigned to a benevolent committee member, contact is made with the member and then the information is presented to the board. The board makes the final decision if the assistance is reasonable and votes on the approval or disapproval of the request.

On the LARFP Benevolent Association side we made donations to the LAPD Honor Guard, LAPD Pipes and Drums Emerald Society Band, Fire Museum and a few other fire and police associations that assist and support our retirees.

This is a request from me, as a retiree, to all the Police breakfast group leaders. In July 2018 the issues regarding the City of Los Angeles wanting to change our health service providers is coming up again. The City of Los Angeles wants "less expensive" providers. "Yea sure," you know what that means....more savings for them (City) and less providing for retirees. I announced at our WEIE Blues January Breakfast that we need to be ready to organize and attend the Los Angeles Fire and Police Pension board meeting to express our concerns regarding our earned benefits. This is something we/I will continue to monitor so we can be ready if need be to caravan on transportation buses to a commission meeting as a group. I hope that the other Police breakfast group leaders and retirees prepare for this coming issue. All retirees should be concerned, it affects us all.

Well, that's it for me until the June newsletter. I hope to see my friends at the June BBQ.

As part of my articles, I am adding information from Straussner and Sherman Attorneys at Law regarding retirees' issues (see the article on the following page about Asbestos). I appreciate their information and concern for retirees. Thank You.

*Continued on page 27*

# Asbestos Disease and Retired Firefighters/Police Officers

By Michael Treger, Esq.  
Straussner Sherman

Taking care of the grandchildren. Volunteering at church. Traveling across country in an RV. There are a lot of things we can do in retirement, including doing nothing at all. Firefighters and police officers have earned the right to do whatever they please when they put down their helmets/axes and guns/handcuffs for good. Unfortunately, many such retired safety members find themselves fighting asbestos diseases years after they stopped fighting fires and making arrests. In fact, it can take many years, more than 50 in some cases, for any asbestos-related disease to become known or symptomatic. Diseases like mesothelioma, lung cancer and asbestosis can be devastating to retired safety members and their families, but there is help.

Most people have heard of asbestos but they have no idea what it is. Asbestos isn't a chemical made by scientists in a lab. It is a natural fibrous mineral that is mined from rock and ground into a fine powder. Asbestos had a lot of properties that made it attractive to companies – it is a good insulator for heat or cold, lightweight, resistant to chemicals and it was cheap. Firefighters and police officers may have encountered asbestos on the job, as most industrial, commercial and residential buildings used asbestos in walls and insulation. Fire trucks and other commercial vehicles also had many asbestos parts, including the brakes, clutches and gaskets. Even personal hygiene products like talcum powder have been found to be contaminated with asbestos.

Asbestos is only hazardous when it is released as dust into the air we breathe. The fibers are so small that you need a microscope to see them. In fact, a person can inhale millions of asbestos fibers and never see the dust in the air. You don't have to work directly with asbestos to breathe it in, as asbestos fibers float in the area for hours. Asbestos can also get on clothing only to rub off in the home, putting loved ones at risk too.

For most people, asbestos will not cause any health problems. For some, it can be disastrous. Asbestos exposure has been shown to cause mesothelioma, a rare cancer that develops in the lining of a person's lung or abdomen. Asbestos, either alone or combined with tobacco smoke also causes lung cancer. In fact, smokers who are also exposed asbestos are at a much greater risk of getting lung cancer than unexposed smokers. There is also evidence connecting asbestos-contaminated talc to ovarian cancer. Many companies learned that asbestos was deadly in the 1940's but they kept this a secret, continuing to sell asbestos products into the 2000's.

Retired safety members with asbestos disease have legal rights. Employers, under workers' compensation laws, are responsible for taking care of employees with workplace injuries, which includes asbestos diseases. Additionally, the companies that made the asbestos products can also be held responsible for the medical bills and pain and suffering associated with these very serious, devastating medical conditions. If asbestos disease has impacted you or a loved one, know that you don't have to fight this disease alone. If you believe you have an asbestos-related health issue, you should contact an attorney experienced in handling asbestos-related matters and investigate immediately as there are time limitations on filing such claims.

Michael Treger, Esq.  
Straussner Sherman



For meeting and event reminders join our email list today!

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(888) 288-5073.

# Seniors and Pets: Health Benefits and Challenges

**In sickness and in health, pets play a huge role in their owners' lives.**

By Lisa Esposito

Active pet ownership often means lower body mass index, fewer reported doctor visits and less sedentary time.

A buddy to share a morsel of food with, a walking companion, a mischievous friend and a profound comfort. Older adults reap great benefit from caring for dogs, cats or other household animals. Pets may provide a talisman against loneliness, isolation and inactivity. Study after study show the good pets can do.

What happens, however, when a beloved pet becomes chronically ill or disabled? Below, experts share their insights on the health connection between seniors and beloved pets.

## Walking and Well-Being

“Let’s take a walk!” For most dogs, pulling out a leash is a sure way to set their tails wagging. For many seniors, having a dog is great motivation to get moving. And the biggest health boost comes to dog-walking owners who have the strongest bonds with their pets, according to a study in the October issue of the journal *The Gerontologist*.

Positive effects tied to active pet ownership included lower body mass index, fewer reported doctor visits and less sedentary time, according to findings in *The Gerontologist* that were based on seniors with an average age of 67 who participated in the larger Health and Retirement Study in 2012. In this new analysis, 271 participants owned one or more dogs, while 500 did not.

Dog owners who walked their dogs showed the best health results. Non-dog owners landed somewhere in the middle. Surprisingly, the worst off were senior dog owners who did not walk their dogs. This last group reported less physical activity, more mobility limitations, more doctor visits and more chronic

conditions than others in the study.

Regular sniff-and-explore walks could indicate better bonding with pets than a dogged focus on distance. Participants who dog-walked farther in a shorter time were less likely to be bonded with their

pets than those who covered less ground at a more leisurely pace.

“Part of the bonding variable includes talking with others about your dog,” says study author Angela Curl, an assistant professor with the department of family science and social work at Miami University in Oxford, Ohio. “Perhaps people who are highly bonded are stopping to talk to others – pet owners and non-pet owners – and don’t walk so far.”

More attached owners could be better attuned to their dog’s health concerns, Curl says. As for the health of dog owners, people in the study with fewer chronic conditions were more likely to walk their dogs and do so more days of the week.

If you’re thinking about getting a dog as a walking companion, take both of your energy levels into account, Curl suggests. “You have to make sure you have a good match with a pet,” she says. “A dog who hates dog-walking is not a good health benefit. Some dogs don’t [like walks]. If you have to drag your dog, that’s not a motivator.”

On the other end of the spectrum, with a super-strong German shepherd or boxer who walks you, outings could feel more like a struggle than a pleasure. If your balance is shaky, risk of falling is another consideration.

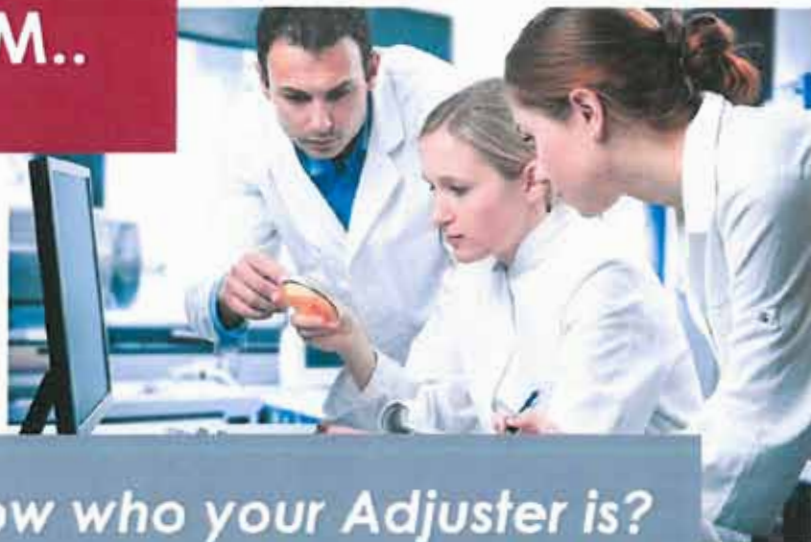
At any age, having a pet takes some planning. As an owner, think about finding a backup for pet care in case of sudden illness, Curl suggests. “My grandmother went into the hospital once and she didn’t call us to say she was in an accident,” she recalls. “She called to tell us the dog needed to be taken care of.”

## Sickness and Strain

As people age, their pets age right along with them – on a sharper, uneven curve. The familiar formula

*Continued on page 30*

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## Seniors and Pets . . .

*from page 32*

that dogs age at a rate of seven human years for each “dog year” isn’t accurate, according to the senior pet page on the American Veterinary Medical Association website.

A 7-year-old dog compares to a human of 44 to 56 years, according to the AVMA. But three years later, that 10-year-old dog could compare in health anywhere from a 56- to a 78-year-old human. As for felines, 15 cat years translates to 78 human years, health-wise.

Older pets are vulnerable to arthritis. Their sight and hearing often fade. For owners who may themselves be frail, it’s hard to cope with a heavy Labrador who’s suffering from hip dysplasia. Aging pets can develop cancer or heart, kidney or liver disease. The reality is most pet owners will eventually see their animals through sickness and disability. That can take a heavy emotional toll.

### How to Cope With the Loss of a Pet

Creating memorials and talking to friends can help ease the loss of an animal companion.

While extensive research shows the emotional, physical and financial strains of taking care of a loved family member, there’s been little about the burden tied to caregiving for a sick pet, says Mary Beth Spitznagel, an associate professor with the department of psychological sciences at Kent State University in Ohio.

To learn more, Spitznagel teamed up with veterinarians for a study published in the September issue of the journal *Veterinary Record*. Online survey responses came from 600 dog or cat owners. Participants with sick pets showed signs of burden and stress, symptoms of depression and anxiety and poorer quality of life.

Although the sample size of seniors wasn’t large enough to reach age-based conclusions, it’s likely that taking care of ailing pets could be more difficult for them, Spitznagel says. An older adult who’s lost a spouse might find it especially stressful when a pet becomes sick, for example, because the pet may

represent the last living link to his or her spouse.

Owners can suffer from sleeplessness and despair as they struggle to meet the needs of an ailing animal who can’t tell them what’s wrong. In some respects, the experience is similar to taking care of an ailing family member.

“It’s extremely important that we don’t minimize human caregiving,” Spitznagel notes. “If you’re taking care of a parent with dementia or a spouse who’s had a stroke, we’re really not trying to equate that [with pet caregiving].” However, she adds, “It’s important to be aware that pet caregiver stress exists, and have a sense of what it is.”

Sometimes, pet owners could use a little help from their human friends. If the burden of caring for a sick pet becomes too much, ask people around you for help, Spitznagel advises: “Make sure to surround yourself with people who can be supportive, whether that’s emotional support, or more day-to-day, boots-on-the-ground support.”

When distress builds to the point that it interferes with day-to-day function, it’s time to think about talking to a professional, such as a counselor or psychologist, Spitznagel says. Still, she adds, “Even when somebody’s experiencing burden, there can also be tremendous benefit from having a pet.”

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# Los Angeles Retired Fire & Police Association

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Mail to: LARFPA, 9521 Las Tunas Drive, Suite 4, Temple City, CA 91780

Fax to: (626) 285-1461 or email to: [info@larfpa.com](mailto:info@larfpa.com)

**No additions or changes will be accepted by telephone.**

**Check one:** Fire:  Police:  **Check one:** Retired:  Active:  Widow/er:   
Appointment date: \_\_\_\_\_ Retirement date: \_\_\_\_\_ Rank: \_\_\_\_\_

Name: \_\_\_\_\_

Social Security number last four: \_\_\_\_\_

LAPD Serial #: \_\_\_\_\_

### **New Street Address:**

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Primary phone: \_\_\_\_\_

Email: \_\_\_\_\_

Secondary phone (for office use only): \_\_\_\_\_

### **Previous Address:**

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Previous phone: \_\_\_\_\_

Previous Email: \_\_\_\_\_

***Important!*** Please complete the following regarding your information for the next membership roster:

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- Would you like your home address to be kept confidential? Yes  No
- Would you like your primary phone number to be kept confidential? Yes  No
- Would you like your email address to be kept confidential? Yes  No
- Police: Would you like your serial number to be kept confidential? Yes  No

### **Membership Roster:**

How would you like to receive the membership roster? (Choose one)

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## Social Engagement and Brain Health Survey

by Laura Mehegan, Chuck Rainville, Laura Skufca,  
**AARP Research**

AARP conducted a study of 40+ adults across the United States to understand the factors that influence social engagement, isolation, loneliness and social network size among older adults. The study also examined the relationship between social engagement, isolation, and loneliness and brain health, physical health and mental well-being.

Key findings include:

Based on social network size, social group involvement, and satisfaction with social connectedness, four social types emerged to characterize 40+ adults: The Highly-connected, the People-People, the Givers, and the Socially-Disconnected.

One in five 40+ adults are “Socially-Disconnected.” They have small social networks, a low-level of social group involvement, are dissatisfied with their social connectedness, and have below-average mental well-being scores. This group is most in need of suggestions on how to improve their level of engagement.

The average social network size among 40+ adults is 19 family members and friends. Women tend to have larger networks overall and those age 60+ tend to have more friends.

Two major life events affect social network sizes among the older age cohorts. As people retire, overall network size increases through the addition of new friends to the network. As family networks contract (often with the loss of spouse/partners), social networks return to their pre-retirement size. These life events do not negatively affect well-being or reported satisfaction with relationships.

Adults age 40+ with larger social networks report better brain health than those with smaller social networks.

Many 40+ adults say they sometimes or often lack companionship (37%), find it hard to engage socially (35%), and feel isolated from others (29%). This is particularly true for adults without a spouse/partner and for those aged 50-59. In fact, adults who experience loneliness and isolation have significantly smaller social networks and lower mental well-being scores.

Adults who are dissatisfied with their level of social engagement are significantly more likely to report a decrease in their cognitive functioning in the previous five years.

Adults say their social relationships encourage them to try new things and take better care of their health. Significantly more African Americans/Blacks and Hispanics/Latinos say this is true to a great extent.

African Americans/Blacks are more likely to attend religious services and to engage in spiritual and religious group activities compared to the general population. They are also much more likely to engage in prayer multiple times per day outside of religious services.

Having a purpose in life is important to nearly all 40+ adults. Those who consider this to be important have larger social networks and higher average mental well-being scores compared to those who think it is unimportant.

Interviews were conducted online among 2,585 adults age 40+ using GFK’s Knowledge Panel from December 8-26, 2016 (responses after December 19 excluded from analysis). Additional interviews were conducted among African American/ Black, Hispanic/Latino, and Asian adults age 40+. The data are weighted to reflect Current Population Survey and American Community Survey benchmarks.