



LARFPA

NEWSLETTER

Summer 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

These are the times that try men's souls. These words were stated long ago. I don't remember who said them or why. But in many ways they've always reminded me of our life as members of the police and fire departments. WE have to depend on the elected officials to grant or take away our benefits. For the most part, it's worked out very well, but there has always been someone who was against benefits for us.

I joined the Police Department in October 1957. At that time, we were represented by the Los Angeles Fire and Police Association. I was proud to be a member and felt they did a good job in representing us. They were diligent, fair and always with integrity. I remember one time we had a raise due. The City Council, however, convinced the Board

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LARFPA MEETINGS and EVENTS

General Membership Meetings

When: June 6, 2018 - 10 a.m. – 12 p.m.

Where: Grace E. Simons Lodge

Speakers: Robert Sherwin (Lewis, Marenstein, Wicke, Sherwin & Lee, LLP)

Karl L. Moody, Los Angeles Asst. City Attorney, Workers' Compensation Div.
Aaron Straussner (Straussner Sherman)

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 or call (888) 288-5073

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

President ...

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members that the City couldn't afford to grant us the raise. The F&P Board, in the goodness of their hearts, agreed to forego the raise if the Council would make it up in the future. The rank and file was told of the agreement and, as I remember, no one complained. I waited a long time for the increase but the Council reneged on the agreement. Being good and loyal members, the first responders continued to perform our duties diligently. Most members of both Departments performed their duties without neglecting any part of their responsibilities.

Here we are almost sixty years since the incident described above occurred and not a lot has changed. Both Departments are now represented by different organizations, but the negotiations are similar. I believe, as a result, we've done very well. Fortunately, our adversaries have not had a lot of success against our Departments, but they are always trying. Even City organizations, such as the Board of Fire and Police Pensions, are seeking ways to curtail benefits. Fortunately, we are represented by retired members of each Department that perform exceedingly well in protecting our benefits.

I would imagine that these problems will always exist. Therefore, we should support our organizations that look after our welfare. These are individual responsibilities for each of us. This is best illustrated by the last stanza from the poem *Invictus*, by William Ernest Henley:

“It matters not how straight the gate,
How charged with punishments the scroll,
I am the master of my fate,
I am the captain of my soul.”



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*From Vice President
Don Forrest ...*

Greetings from Retirement Land

Well, it's that time again. Another article due on May 1st. Yes, and today is May 1st; I work better under pressure.

On April 4th, I had the pleasure to attend the “LA CITY FIREFIGHTERS ASSOCIATION’S” 51st annual Firefighter of the Year luncheon – honoring Firefighter/Arson Investigator Rosa Torres Tufts. She is the first female to receive this honor – long past due. She is also the first female on the LAFD to hold the rank of Arson Investigator. Rosa is an outstanding person and a great asset to the LAFD. “Atta Girl” – you have set the bar very high for all LAFD members.

On the workers' compensation front – things are continuing to improve. I just had another visit with AIMS and their staff to discuss with them what is working and good – and what needs fixing and more attention. I still get calls from members whose workers' compensation problems are not being resolved and ask for my help. And in most cases, I'm able to utilize my contacts at AIMS, which in most cases results in getting the members' problem resolved in a satisfactory manner. Remember, I can only help if I know about a problem you're having – give me a call and I'll turn the dogs loose.

I'm also pleased to report that the City has a new Administrator that will be overseeing our workers' compensation needs and problems, Mr. Tyrone Spears, “Workers Compensation Administrator.” Boy, is this long past due. Garrett Zimmon and I met with Tyron on 4/26 to discuss how to improve our workers' compensation issues for our members and the considerable lack of communication by his predecessor. We also discussed the City's new medical provider network (MPN) program that will be implemented on 5/1/18. Garrett's article will cover this in detail. We were both pleased with Mr.

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Greetings from Retirement Land

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Spears' pledge to work with us to help our members and to improve the communications between his office, position and us. We look forward to a positive working relationship with him.

I would also like to welcome our newest members on the Board of Directors - Tom Brennan, LAFD retired Battalion Chief and Debra Winter, LAPD retired Detective. This is what you get for showing up.

While our offices are being renovated under the watchful eye of Ducks fan Jim Mateer (thanks, Jim) we have been holding our Board of Directors' meetings at various locations - LAFRA Offices - LAPD Police Museum and our April meeting was held at the LAFD Historical Society's Museum - Old FS 27. I spent a few years there in the mid-60's on SQD 27. My partner, Gordon Fries, and I were the cooks on the "C" shift for a very large crew assigned there - T27, E27, E227, SQD27, HU27, Service U27, Light U27, Batt Messenger, Batt. 5 and Div. 2. As many as 26-28 guys to feed lunch and dinner every shift.

Well, the big old Wolf stove is still there and working - so instead of going out to lunch after our Board of Directors' meeting, I decided that I'd fix lunch for our gang and I only had to cook for 18.

Menu du jour

Hickory Smoked Cornish Game Hens

Bourbon BBQ sauce

BBQ'd Beans

Super Slaw

Corn on the cob w/herbed butter

Lynchburg Lemonade

And, of course.... ice cream for dessert

All of which was enjoyed in the kitchen at old 27's.

In closing, I'm compelled to comment on the push-back I got from some of the "choir-boys" who got there Sam Browns in a knot because I was poking fun at the Washington DC "Gang." Gee.... I'm sooo sorry. I didn't know you guys were that sensitive. I had a friend who explained to me that these guys were on motors years ago and stopped by one

of our fire stations for some free coffee and a little TV. They discovered when they were ready to leave that some fireman had lovingly placed their helmets in the freezer for safe keeping. And now I find out you're still pissed-off. Well, there's a great song by the Eagles called, "Get Over It." All that being said - I would like to apologize to anyone I have yet not offended. Be patient - I'll get to you shortly.

On a serious note -

To my friend Paul Enox... Go Kings - Thanks for your phone calls and counsel. Stay "Tuff" Pal - it's not time to check-out yet. Kick the Big "C" in the butt and hang-around.

Be safe - Stay well - Hug a friend or your dog.

Don

* Honor Roll "Atta Boy List"

AIMS

LaDonna Moore

Lois Harp

Arlene Braggar

Yvonne Arlher-Davies

*To be politically correct, this list should be called the "Atta Girl List"

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 Director
Al Ruvalcaba...*

Our Pension Plan . . .

I have had many questions about our pension plan as many of our members do. So in this article I'll try to explain the two different pension plans. In the eyes of the IRS, there are two pension plans, the Defined Benefit pension plan and the Defined Contribution pension plan.

Our pension plan is a Defined Benefit pension plan, a type of pension plan in which an employer promises a specified pension payment schedule upon retirement, based on a predetermined formula based on the employee's earning history, tenure of service and final salary; in some cases age is also a factor. A defined benefit pension plan is "defined" in the sense that the benefit formula is defined and known in advance.

The Defined Contribution pension plan, which the 401(k) is, is a "defined contribution retirement savings plan," the formula for computing the employer's and employee's contributions is defined and known in advance, but the benefit to be paid out is not known in advance.

No issue in America today better states the various interest of working Americans and the one percent than pension reform. There is a lot of historical data that show that America's favored retirement plan is the 401 (k), which was recently **renounced** by its own inventor. The 401(k) is grossly inadequate and will leave millions of Americans with insufficient retirement assets. And yet many states and cities are converting traditional pensions into these failing 401(k)s to the benefit of money managers and the finance class.

Advocates of pension reform, which really means cutting or eliminating traditional pensions (directed benefit pension plans), will tell you that the funds are a big drain on the state and city budgets, since they are obligated to pay a defined amount in their

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LARFPA STANDING COMMITTEES 2017

GENERAL COMMITTEES

FINANCE:

Fire: Jimmy Hill, Dave Marino

Police: Bob Weisz

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:

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: Art Placencia, Garrett Zimmon

Our Pension Plan . . .

from page 4

retirement. Therein lies the question of political priorities. For many years the City of Los Angeles did not pay into the employees' pension plan. When the employee retired, the difference in money from the retirement monies due were paid out of the City's Coffers, resulting in budget short falls, always blaming the generous pension plan. Also, at the time, the pension was under 50% funded. When Richard Riordon was elected mayor, the City Charter was changed to allow for a more aggressive investment strategy and to assure the City's correct contribution. Currently, the Fire and Police pension is 91% funded. Our current return on our pension investments is between 18% to over 20%. The real reason for the attacks on our pensions goes deeper and exposes the great and growing rift between America's economic elite and everyone else.

Here's a question I never really asked or maybe even

cared about. As long as our pension funds show up at the bank or credit union, who cares? After all, I earned it. How many of us even know how our pension funds performed in Wall Street, relative to the S&P 500. Rest assured the Los Angeles Fire and Police Pension Board is watching and asking all the hard questions and the Los Angeles Retired Fire and Police Association is watching them.

The 401(k) holders are the world's ideal source of capital. The 401(k) holders are charged high fees that they don't understand. They accept poor returns quarter after quarter, they never sue to enforce their rights and they never vote as shareholders.

The nation's largest directed benefit pension plan is the California Public Employees' Retirement System, CalPers. It has 1.9 million members and over 300 billion in assets. When it calls up an investment manager to complain about their performance, they definitely shake in their boots. When it calls to dump that manager, or call a lawyer to sue for fraud, that catches the attention of the corporate manager, of hedge funds, of private equity funds.

In the past few years, pension funds have radically reformed the role of shareholders' opinion in executive compensation, successfully lobbying for inclusion of "say-on-pay" votes in the Dodd-Frank financial reform legislation and for mandatory disclosure of chief executive/worker pay ratio. Pensions have also played the prominent role in vivifying corporate voting. Because of a campaign run by New York City's pension funds and others, hundreds of companies now offer significant, long-term shareholders meaningful opportunity to put their own board candidates on a corporate ballot.

Because of the relentless and successful efforts by pensions like CalPers and LAFPP, to secure what is due to our members from Wall Street, a relentless and coordinated well-funded attack has taken every form of political advocacy. It ranges from campaign contributions to ballot initiatives to model legislation to lobbying to lawsuits to financing academic and judicial conferences. One estimates that Mr. Arnold's foundation alone has spent 50 million on this issue. The primary goal of the attack is to convert defined

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LOS ANGELES RETIRED FIRE AND POLICE ASSOCIATION

BOARD OF DIRECTORS – 2017-2018

President – Don W. Vincent, LAPD

Vice President – Don Forrest, LAFD

Secretary – James "Jim" Mateer, LAPD

Treasurer – Jimmy Hill, LAFD

Directors

Fire

Thomas "Tom" Brennan

Lee Kebler

David "Dave" Marino

Gregory "Greg" Newland

Robert "Bob" Olsen

William "Bill" Quinn

Police

Arthur "Art" Placencia

Albert "Al" Ruvalcaba

Daniel "Dan" Watson

Robert "Bob" Weisz

Debra "Debbie" Winter

Garrett Zimmon

Directors Emeritus

L. Mike Dwyer, LAPD

William O. Gartland, LAPD

Raymond G. Case, LAFD

James R. Chastain, LAFD

Our Pension Plan . . .

from page 5

benefit pension plans to defined contribution pension plans, 401(k)s.

If the Koch brothers, Mercer Family, Arnold Foundation, Cato Institute, Heritage Foundation and their allies succeed in smashing and scattering these last remaining pension funds into millions of 401(k)s, they will do more than just undermine the retirement security of millions of Americans. They will silence our economic voice. The pension reform drive should be understood at least, in part, as a campaign of economic voter suppression.

Most of the information about this article was gleaned from David Webber who is a law professor at Boston University and is the author of "The Rise of the Working Class Shareholder: Labor's Last Best Weapon." Like I stated before, I know almost nothing, but if you think there is an issue that might affect you or the membership, I will gladly research the issue and write about it in the next newsletter.

Always at your service,

Al Ruvalcaba

P.S. I just received an update about pension reform, kind of like a news flash....

A California state Senate committee has rejected a trio of overhaul bills that were intended to stem the rising pension cost. The bills that were rejected include a bill that would have barred pension funds that are less than 80% funded from providing cost-of-living adjustment (COLA); one that would have allowed local governments to leave CalPERS without paying large termination fees; and third that would have allowed new state workers to opt for a 401(k) plan instead of a Defined Benefit pension. The Service Employees International Union studies concluded that the Defined Contribution Pension, 401(k) plans, are as much as 40% less efficient and more costly than a Defined Benefit pension plan in providing the same benefit.

Remember if they're able to change pension plans of current employees, do you think they'll stop there? WE'RE NEXT, first our medical subsidy then our COLA.



*From Director
Bob Weisz...*

Computer Geek . . .

Time is running out on a few of the new changes facing retired Law enforcement officers in California with the new firearm laws resulting from Proposition 63. I will try to explain most of the important changes.

I am not a lawyer and I am not giving legal advice. I am only giving you my interpretation of the new laws. I recommend that you consult with an attorney to verify the information.

Requirements to Buy Ammo

Proposition 63 was designed to require individuals who wish to purchase ammunition to first obtain a four-year permit from the California Department of Justice. The measure required dealers to check this permit before selling ammunition. California enacted legislation in July 2016 that repealed this provision and instead mandated dealers to check with the Department of Justice to determine if the buyer is authorized to purchase. In other words when this law takes effect, you will be required to pass a background check, be issued a permit to purchase ammunition.

Licenses to Sell Ammo

In July 2016, California enacted legislation to regulate the sale of ammunition. The legislation required individuals and businesses to obtain a one-year license from the California Department of Justice to sell ammunition. Hunters selling 50 rounds or less of ammunition per month for hunting trips were not required to obtain a license.

Proposition 63 established a misdemeanor penalty for failing to follow these dealer licensing requirements.

Large-Capacity Magazines

California banned large-capacity magazines for most individuals in 2000. Individuals who had large-capacity magazines before 2000 were allowed to keep the magazines. Proposition 63 removed the

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Computer Geek

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ownership exemption for pre-2000 owners of large-capacity magazines. The measure provided for charging Individuals who do not comply with it with an infraction. Honorably retired peace officers are exempt and may continue to possess large capacity magazines.

On June 29, 2017, Judge Roger Benitez of the U.S. District Court for Southern California blocked this section of Proposition 63 from going into effect on July 1, 2017, pending the conclusion of *Duncan v. Becerra*.

Court Removal of Firearms

Proposition 63 enacted a court process that attempts to ensure prohibited individuals do not continue to have firearms. The measure required courts to

inform individuals prohibited from owning a firearm that they must turn their firearms over to local law enforcement, sell their firearms to a licensed dealer, or give their firearms to a dealer for storage. Proposition 63 also required probation officers to check and report on what prohibited individuals did with their firearms.

Out-Of-State Purchases

Starting in July 2019, the July 2016 legislation would have prohibited most California residents from purchasing ammunition outside the state and bringing it into the state without first having it delivered to a licensed dealer. Proposition 63 moved up the start date of this law to January 2018. It also made bringing out-of-state ammunition into the state or purchasing ammo online without first delivering it to a dealer an infraction.

Reporting Theft

The measure required dealers of ammunition to report a theft or loss within 48 hours. It required in-

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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.

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

Computer Geek

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dividuals to report a theft or loss within five days to local law enforcement. Failure to report was considered an infraction under the initiative.

Penalty for Theft

Proposition 47 of 2014 made stealing an item that is valued at less than \$950 a misdemeanor. Therefore, stealing a gun valued at less than \$950 was a misdemeanor.

Proposition 63 made stealing a gun, including one valued at less than \$950, a felony punishable by up to three years in prison.

Firearms Must Be Locked In a Gun Vault If Left In a Motor Vehicle

Any firearm must be locked in a gun vault. Glove compartments are not considered gun vaults.

In summary, these are the new firearm laws in California:

- Requires individuals to pass a background check and obtain Department of Justice authorization to purchase ammunition.
- Prohibits possession of large-capacity ammunition magazines, and requires their disposal, as specified. Retired Officers are exempt.
- Requires most ammunition sales be made through licensed ammunition vendors and reported to Department of Justice.
- Requires lost or stolen firearms and ammunition be reported to law enforcement.
- Prohibits persons convicted of stealing a firearm from possessing firearms.
- Establishes new procedures for enforcing laws

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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

Computer Geek

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prohibiting firearm possession.

- Requires Department of Justice to provide information about prohibited persons to federal National Instant Criminal Background Check System.

For those of you that own AR15 rifles, they are considered “Assault” rifles and must be registered by June 2018 with the State. If there are no “evil” features, they do not need to be registered.

Generally, California considered a firearm an assault weapon if it had the capacity to accept a **detachable** magazine **and** one of a number of features:

- Pistol grips
- Forward pistol grips
- Thumbhole stocks
- Telescoping or collapsible stocks
- Threaded barrels, flash suppressors or silencers
- Barrel shrouds
- Grenade or flare launchers
- Flash suppressor

Once a gun becomes a registered assault weapon, it’s yours and yours only until death do you part for as long as you and it remains in the state of California.

That means:

- If you die first, your heir will have just 90 days to send it out of the state of California, render it inoperable forever or surrender it for law enforcement destruction.
- You cannot transfer it to anyone before you die—not even a family member.
- You cannot lend it to anyone—not your 17-year-old nephew (under the legal age for an assault weapon), not your best friend (not immediate family), not your neighbor or co-worker (just no).
- You’ll need a gunsmith who holds an assault weapon permit. Otherwise, you’ll have to remain with your gun during repairs or adjustments. Think about it. Schedule. Wait. Repeat.
- If you get tired of all the restrictions and want to

sell it, you’re limited to negotiating with licensed gun dealers with DOJ permits allowing them to buy assault weapons or lawfully transporting the assault weapon—unloaded in a locked hard case—out of California.

There are more details, of course, but those are the high points.

I highly recommend removing the “evil” features, so being featureless, it is no longer considered an “assault” weapon and does not require the registration. There are other law changes regarding firearms; these are the major ones.

Be safe.



Mission Statement:

As a police community, the mission of the Los Angeles Police Cancer Support Group (LAPSG) 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!



*From Director
Jim Wilke...*

No Code 7 . . .

Well, this will be my last newsletter article. After nineteen years as a Director on the Board of LARFPA, I am retiring. I am going to miss the business that goes on plus the fellowship with other Directors, both fire and police, and have formed some very special friendships. I will miss the times we spent together.

You know the old saying: “It’s better to give than to receive,” is not entirely true. The giver always receives back much more than given, not monetarily, but blessings. So, if any of you out there are reading this and think you might want to enjoy that gift, step forward. The Association can always find a spot for you.

Some of our new members have asked questions regarding the Association. I remember an article written by Lee Kebler, Director on LARFPA, many years ago, so I will be borrowing this from Lee and also bringing it up-to-date. Here it is:

The Los Angeles Retired Fire and Police Association (LARFPA) was founded in 1928. Its goal was “to improve the welfare of our retirees,” and this is still our goal today.

LARFPA operates a social welfare and advocacy organization on a non-profit, non-sectarian, non-political basis for the pensioners of the Los Angeles Fire and Police Departments, their spouses, widows, widowers and dependent children and parents.

What do you get as a member of LARFPA? For starters, the Association publishes a quarterly newsletter to keep the membership informed of current events and a roster book is published every other year and lists most of the names and addresses of our 9,000 members. The roster has a geographical section that helps locate old friends and coworkers while traveling. There is an important information section on how to seek assistance in time of financial need or bereavement and lists the addresses and phone numbers of related organizations, i.e., Department of Fire and Police Pensions, Fire and Police Relief Associations, United Firefighters of Los Angeles, Police Protective League, etc.

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It's Time For the Central Coast Fuzz That Wuzz June BBQ

**Come celebrate the beginning of summer
With a Santa Maria BBQ at the Edward's Barn**



When: Thursday, June 21, 2018

Where: The Edward's Barn, 1095 Pomeroy Road, Nipomo, CA

Social Hour: 11:00 a.m. — **Lunch:** Noon

Cost: \$30.00 per person

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

Please make check payable to: **Fuzz that Wuzz**

c/o Ted Oglesby, 1283 Highland Road, Santa Ynez, CA 93460

For Info: contact Ted Oglesby at 1exrhody@gmail.com

or call (949) 378-7789

No Code 7 . . .

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We host two General Membership Meetings – one in June and one in September; the first Wednesday of those months at Grace E. Simon Lodge in Elysian Park, featuring interesting speakers for our members. In June, we sponsor a Bar-B-Q and in December a Christmas Luncheon, a great chance to meet old friends and partners.

Some of the advocacy items the Association is involved in are the liaison committees with the Department of the Fire and Police Pensions, Council members, Fire and Police Relief Associations, Police Protective League and United Firefighters of Los Angeles. Through activities and efforts with these various organizations, we have achieved several important benefits in recent years. We now have a retired Firefighter and a retired Police Officer elected to the Fire and Police Pension Commission; widows and domestic partners receive medical subsidies; widows who remarried and lost their pensions have had their spouse's pension reinstated.

Our Board of Directors is composed of all volunteers and we have a full-time staffed office for service to the membership. Any Director can be reached through the office. Now for the best news - What does all of this cost? Dues are \$5.00 a month and these are paid by payroll deduction. To be eligible for all of this, you must be a retired Firefighter or Police Officer or an active member of either Department with at least 20 years of service.

Applications and/or information may be requested from the Association office by writing, phoning, E-mail or on our website. Contact information is below:

Los Angeles Retired Fire and Police Association.
9521 Las Tunas Dr., Suite 4, Temple City CA 91780.

Telephone: (626) 285-5138 — (323) 283-4441
(888) 288-5073.

E-mail: info@larfpa.com and the website address is www.larfpa.com.

I know all of you reading this are already members, but you may know other retirees that don't belong

for one reason or another and, although we try, we cannot reach everyone. Remember, this Association is the only group that cares and watches our Pension and Medical benefits. The United Firefighters Union and the Protective League negotiate the contracts for the active Police Officers and Firefighters; they could care less about Retirees, that's why we have become so active at the Pension Board Meetings. We need all the members we can get because the appointed Pension Commissioners don't think we care what they do. But, they are learning that we do care and can show up in numbers to oppose them when they want to take away our benefits. These are your benefits and it takes all of us to let them know that we care. Check our website to keep informed. The information on our website is in our roster book or call our office and they will bring you up to date.

I would also like to thank several of our past Board Members that I have had the pleasure of working with and learning so much from them. Thanks to: Wes Sherman, Charlie Reese, Lyle Hall, Mike Dwyer, Lee Kebler, Will Gartland, Paul Enox, Bob Olsen, and last but not least, Jerry Cremins, who recruited me. I could never say enough about Jerry. All these men had one thing in mind and that was what is best for the Association, not what made them look good.

I challenge the other Board Members to take up that same goal, not building on their ego, but the Association.

Well, I've gone on long enough, but as I have done in the past I leave you with this thought from Proverbs 27:1 and 2: "Do not boast about tomorrow for you do not know what a day may bring forth. Let another praise you, and not your own mouth; a stranger, and not your own lips."

May God Bless each and every one of you and May God Bless America.



Follow us on Twitter, Facebook, LinkedIn and Instagram

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



*From Director
Garrett W. Zimmon ...*

Updates from My Corner . . .

Worker's Compensation and the New Alternative Dispute Resolution program (ADR) & Increases in Anthem Blue Cross Premiums

Let me start out by saying thank you to Paul Enox for all his contributions to Police retirees through his hard work and dedication at the Los Angeles Retired Fire and Police Association (LARFPA), and the Board of the Los Angeles Police Relief Association (LAPRA), where he served as the Retired Liaison. Paul has retired from both boards. He is a class act, and his sage insight and advice will be deeply missed. At Paul's request, I was elected to replace him on the LAPRA Board. Thus, this article will address Worker's Comp and LAPRA.

1. Workers' Compensation and ADR

As most of you know from personal experience, the Worker's Comp (WC) system is broken. Legal challenges have resulted in the State Supreme Court upholding the validity of the UR process. Thus, the onerous Utilization Review (UR) process has little, if any, successful appeal. In addition, there was no support by State legislators to change the process. To make matters worse, retirees who had complaints or issues about the process received a deaf ear from the Administrator at City's Worker's Compensation Division.

Two recent changes have occurred that I believe will have a positive impact on the WC process.

Appointment by the Personnel Department of a new WC Administrator for Police and Fire

Tyrone Spears is the new WC Administrator for Police and Fire. Director Don Forrest (Fire) and I met with Mr. Spears last month. He is an experienced WC Administrator who was transferred over to Police and Fire. I found him a breath of fresh air. He was professional, thoughtful, engaged, and was seriously interested in our comments and concerns. He brings a common sense approach and; in addition to our ability to reach out to him as needed, will also keep lines of communication

flowing through quarterly meetings with Don and me.

New Alternative Dispute Resolution Program (ADR)
Congratulations to the Los Angeles Police Protective League (LAPPL), on successfully working with the City to change how new WC claims are handled by the City!

Because of the problems with the WC system, the LAPPL spearheaded an effort to work in collaboration with the City to create a new model for processing Worker's Comp (WC) claims- the Alternative Dispute Resolution (ADR) program. LAPPL Director Mark Cronin was the lead on this major shift in handling WC cases. **It became effective for all new claims on May 1, 2018. All claims prior to May 1 still fall under the older utilization review process. Currently, the ADR process only applies to Police Officers.**

Although the Fire Department is not covered by the ADR process, the City's WC Division is requiring both the police and fire departments to use doctors and medical facilities contained in the approved medical provider network for all WC claims after May 1, 2018 (meaning a new injury claim, not an injury that was already being handled by Tristar or AIMS). For those cases prior to May 1, you will be able to retain your current medical provider.

The ADR Program was recognized by the California Division of Workers' Compensation on November 30, 2017. Thus, per California Labor Code Section 3201.7, the ADR must be recognized by the Workers' Compensation Appeals Board and the courts.

The ADR is managed by a committee comprised of equal numbers of representatives from the LAPPL and the City. The goals of the ADR are:

- To improve the speed and quality of WC medical benefits
- To improve claim resolution time
- To reduce WC Compensation costs
- To return injured workers back to work in a timely manner
- And most importantly – to change the culture of the WC process from adversarial to one that is collaborative.

WC claims will still be handled through Tristar, the big difference is:

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- Officers can choose a treating facility or doctor from a network of approved providers. The system of approved medical providers (www.cityoflampn.com) is limited to California.
- The ADR mandates the use of an independent Member Advocate (hired by the ADR working group that includes the LAPPL). The Medical Advocate is an independent company that is entirely neutral, both representing the interests of the City and the officers. Discussions of the injured officer with the Medical Advocate are confidential, and the Medical Advocates becomes the intermediary with Tristar.
- Instead of Tristar providing a status of the claim to the officer, the Member Advocate assumes that role.
- The ADR provides mediators and arbitrators to resolve claim disputes between the employee and the City.

For more insight into the ADR program, I suggest looking at the website - www.cityoflampn.com.

So how does the ADR impact retirees?

For the most part, not a lot! It was designed for active officers who are injured on the job. So, current retirees still fall under the older UR process. The only time a current retiree might fall under the ADR is when an existing claimed injury results in a new claim (such as the current injury causing in a new injury).

At first blush, one might think that this will result in no change in the adversarial UR process. However, my belief is the change in the City Workers' Comp Administrator will result in a more balanced approach to the process. Additionally, it is hoped the change of attitude instilled through the ADR (from adversarial to collaborative) will also change the culture of how claims under the UR are processed. (Don Forrest and I did express our concerns the CID reviews were adversarial and often boiler plate). Time will tell.

Sadly, thanks to the amount of documentation and the jumping through hoops caused by the UR process, it is getting more and more difficult to find doctors who want to treat WC patients. It seems to me, the list of ADR approved medical providers could also be a

resource to retirees in California who are looking for a doctor who can treat them for their WC injury. At this point that ability is not real clear, but I will be following up with Tristar and the City to address the issue.

Opiates and Controlled Medications

Many retirees have contacted me because their pain medications are being denied. The reality is the Feds and the State are clamping down on the use and abuse of opiates and narcotic painkillers. Recently, US Attorney General Sessions announced an effort for a 30% reduction in prescription of opioids and addicting painkillers. And, the new State drug formulary for approved WC medications has almost eliminated opioids and addicting painkillers. What that means is we are seeing more and more denials for those types of medications. The question this creates is – what is the alternative.

The response to the opioid epidemic is not going to abate; and the bottom line is it is difficult-if not darn near impossible-to get WC approval for opioids for persons who have been using them long term. I have not been successful in any appeal for a member of a UR denial for those medications.

My suggestion is to have a discussion with your physician on alternatives he/she can recommend. It is not a popular solution, but that is the cold reality of the reduction/elimination of opioids and addicting painkillers within the State-controlled WC system.

2. LA Police Relief Association

This is my fourth month as the Retired Liaison on the Board of Directors for Los Angeles Police Relief Association (LAPRA). It is quite an honor to work with my colleagues on the Board - all are elected to the Board, and they are volunteers who dedicate their time and effort to ensuring the best possible insurance coverage for active and retired members.

To say that understanding all the nuances and complexities of LAPRA's operations is a huge learning curve would be an understatement. However, President Kevin McCarthy, all the Board members, and Executive Director Diane Whisnant and her staff have been helpful in getting me up to speed.

This year, it was necessary to increase premiums for Anthem Blue Cross. For the last four years, LAPRA

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was able to keep from increasing most costs. However, as everyone knows, the costs of medical care are rising and changes had to be made to keep premiums reasonable. I would like to point out that LAPRA negotiates

these best possible rates. It's Board and their families and members of LAPRA all have the same policies and rates and are impacted just like anyone else.

LAPRA became aware of Facebook messages and other comments about the increases. The Board prepared the below letter to provide context on why the increases were necessary.



LOS ANGELES POLICE RELIEF ASSOCIATION, INC.

600 N. Grand Avenue, Los Angeles, CA 90012 | Tel (213) 674-3701 or (888) 252-7721 | Fax (213) 674-3715 | www.lapra.org

May 4, 2018

Dear Member,

This is in response to the Facebook and other comments brought to our attention regarding the changes to LAPRA's medical plans.

For the last four years, all of LAPRA's medical plans, except for Anthem HMO family coverage tier, were provided to active members at no cost. Each year LAPRA rigorously negotiates medical premiums with the insurance carriers, but the reality is that healthcare costs are rising nationally. Here are some important facts:

- Under our medical plans with Anthem Blue Cross, enrollment was consistent but **our claims increased 14.2% in 2017 compared to 2016**.
- Acute inpatient admissions increased 2.7%, but **the cost per acute admission increased 31.9%**.
- Professional visits decreased .1%, **but the cost per visit increased 8.5%**.
- In 2017 **481 members (1.6%) accounted for 39.1% of our total medical claims** (2016: 1.3% account for 32.6%).
- Pharmacy claims, particularly the use of specialty medications, have risen significantly.
- While **member contributions** have increased this year, they **are still almost 40% lower than they were six years ago**.

Another key factor is that many members with workers' compensation injuries are seeking their much-needed treatment by using their LAPRA coverage. Although LAPRA works diligently to recoup costs for worker's compensation claims, reimbursement from the City of Los Angeles is slow. As of today, **LAPRA has over \$20 million dollars outstanding in workers compensation claims**.

This year, after multiple rounds of negotiations, it was absolutely clear that we had to make some plan design changes. While we recognize there are cost increases, even with these changes, LAPRA continues to be highly competitive with other city plans.

Another misconception on Facebook is that LAPRA is discontinuing Healthy Lifestyles, which provides the free gym membership, one on one coaching, etc.. **This is simply not true**. The only change is the program's name. It is changing from Healthy Lifestyles to LAPRA Wellness Program. **It is the same vendor, the same network of gyms and the exact same benefits we've had all along**.

LAPRA understands that nobody wants their out-of-pocket costs to increase. Its board and their families have the same coverage at the same rates and they don't want their costs to increase either. So as we do each year, we will to explore ways to contain costs and minimize the impact to our members. If you have questions regarding the changes, please call LAPRA at (888) 252-7721 or send an email to benefits@lapra.org.

Sincerely,

LAPRA Board of Directors



*From Director
Lee Kebler...*

Odds and Ends

On April 5, 2018 the Fire and Police Pension System hosted its annual off-site Pension Meeting at the Endowment Building at 1000 North Avalon Street. This event is an all-day affair and as usual a very well-planned event with outstanding speakers on the following four areas; Monitoring Investments, Asset Smoothing of the Pension Fund, Cyber Security and Retirement in the 21st Century.

The Investment Counselors, Mr. Jim Voytko and Mr. Ryan Sullivan, explained their techniques that help Tom Lopez and his financial team to fine tune the Fund's investments and keep our Pension System well-funded. Mr. Paul Angelo, Senior Actuary for the Segal Co., explained how the "smoothing system" works to keep the City's contribution on an even keel and their costs down. This presentation was a favorite among the attendees. Two FBI Agents presented the Cyber Security section and gave a very active session on all the pitfalls that affect our Pension System and us. There were no names of the presenters or visual aids for security reasons. Finally, Mr. Steve Vernor, a researcher from Stanford Longevity Center, told us of many ways to work,



For meeting and event reminders join our email list today!

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

volunteer, play and enjoy your retirement years.

I was very proud that there were 8 of our Board members in attendance. It was a great day and GM Ray

Ciranna should be happy with the outstanding program his staff put on. And, the Pension Staff avoided any controversy by not scheduling any Health care items.

There is some good news from Fire and Police Pensions. The Board certified the COLA of 3.6% to be effective July 1, 2018. They also sent contracts to LAFRA, LAPRA, PPL and UFLAC to be signed and returned to continue Health Care for our members for the fiscal year 2018-19. At least, we won't have to worry for a year, but we still have the Ad Hoc Committee and some Commissioners and their programs hanging over our heads. GM Ray Ciranna has approved a request to initiate a search and hire a Health Care Consultant for a three-year period. It still looks like rough sailing for a year or so.

More good news, the staff recommended to the Board that they approve the Health Care Subsidy for 2018-19 of \$1,729.35 for non-Medicare two-party sworn personnel. The medical trend rate for this year is 6%. For individual subsidies, sworn Medicare recipients will have to wait for each of the individual plans to publish their information.

CAO Richard Llewellyn has requested from the Fire and Police System to submit a study on the cost neutrality of the "DROP" plan. The General Manager has requested the Segal Company to analyze the program's cost effectiveness including both gains and losses. Hopefully, this will settle all the bad publicity that this program has generated.

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



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

Speakers: Robert Sherwin (Lewis, Marenstein, Wicke, Sherwin & Lee, LLP)
Karl L. Moody, Los Angeles Asst. City Attorney, Workers' Compensation Div.
Aaron Straussner (Straussner Sherman)

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

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: June 21, 2018

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

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

When: September 20, 2018

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

Where: Cambria Pines Lodge, 2905 Burton Dr.,
Cambria, 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.iapoaoosc.orgEmail: iapoasc@gmail.com**LAS VEGAS BLUE LINE GROUP**When: First Wednesday of every month
11:30 a.m. in the Buffet areaWhere: Orleans Hotel and Casino
4500 W. Tropicana Ave
Las Vegas, NVContact: 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: 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**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

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Coming Attractions . . .

from page 19

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>
Donald D. Renwick	1/4/18	Delbert D. Jones	2/15/18	Philip V. Toppenberg	2/27/18
J. Loren La Barre	1/9/18	Kenneth J. Gerhardt	2/16/18	Harry J. De Silva	3/12/18
Robert J. Laret	1/24/18	Thomas G. Crockatt	2/21/18	George W. Motts	3/30/18
F Glenn R. Dinger	2/2/18	Basil D. Daughenbaugh	2/23/18	Cecil D. Morris	4/17/18
Frank Brown	2/9/18	Donald L. Hobart	2/23/18		
Boyd E. Chapman	2/11/18	Billie M. Strickland	2/23/18		

Police Side

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Bettie J. Meredith	12/10/17	Charles B. Lewis	2/14/18	Nick Roderman	3/21/18
William T. Shearer	1/13/18	James P. Miller	2/17/18	Gary S. Derks	3/23/18
Edgar B. See	1/21/18	Jon K. Greene	2/19/18	Alexander R. Layton	3/25/18
Timothy L. Kidd	1/23/18	Judith L. Haiser	2/20/18	Samy Arabian	3/28/18
Douglas A. Kester	1/27/18	Francis F. Craig	2/26/18	Barbara R. Hopson	3/30/18
Serial: 7399		Larry E. Arave	2/28/18	Joy L. Smithwick	4/1/18
Richard N. Brown	1/30/18	William L. Longacre	3/7/18	Martin J. Minue	4/4/18
John Lopez	1/30/18	Serial: 20789		Peter Borck	4/7/18
Gil J. Serafin	2/8/18	Michael V. Major	3/8/18	Lewis J. Wilson	4/7/18
Serial: 22508		Higinio D. Sanchez	3/10/18	George R. Simmons	4/13/18
Patricia V. Smith	2/8/18	Serial: 6940		Serial: 11169	
Andre G. Dawson	2/10/18	John W. Grogan	3/12/18	Gary W. Stromlund	4/14/18
Robert M. Michael	2/11/18	Darryl E. Smart	3/14/18	Charles W. Keranen	4/25/18
Fred A. Warner	2/11/18	Michael A. Marchello	3/15/18	Serial: 7702	
Bruce M. Stone	2/12/18	Charles K. Williams	3/18/18		
Vicki L. Treat	2/12/18	Eldon R. Williams	3/20/18		

Fire Widows & Widowers

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Sharon L. Mobaldi	11/29/17	Eleanor Klufta	2/24/18	Patricia F. St Marie	3/25/18
Viola J Rowe	1/5/18	Sharon A. Price	3/2/18	Dorothea C. Avery	3/29/18
Kelly C. Severin	1/6/18	Carmen Salgado	3/16/18	Martha Oldar	4/3/18
Jo Ann L. Barnes	1/22/18	Marcella G. Wing	3/21/18		
Jennie O. Beneke	1/24/18	Emily C. Richter	3/25/18		

Police Widows & Widowers

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Jane E. Smith	12/19/17	Louise Lytle	3/7/18	Sylvia E. Barnum	3/20/18
Virginia G. Nichols	1/3/18	Margaret M. Baldwin	3/8/18	Dorothy M. Hardesty	4/2/18
Sylvia A. Cleary	2/5/18	Mary H. Williams	3/9/18	Vivian M. Hutson	4/3/18
Ida M. Browning	2/6/18	Gloria R. Miller	3/11/18	Roberta B. Marshall	4/13/18
Dolores C. Harte	2/18/18	Anne L. Perkins	3/14/18	Alice Perkins	4/15/18

IMPORTANT: Please shred or otherwise destroy the pages of this Newsletter containing personal information of members. Thank you in advance for your cooperation.

New Members

FIRE:

Elise N. Brodowy 460 Daroca Ave. Long Beach, CA 90803 nikki.brodowy@me.com	310-920-1649	Dimitrius J. Lynch 14471 Ashton Ln. Riverside, CA 92508 dimitriuslynch@aol.com	951-789-6424	Greg Porter 1499 Riverfront Dr. Bullhead City, AZ 86442 gporter101@aol.com	805-341-8839
Keith E. Douglass 2320 Fairfield Way Upland, CA 91784 kkcdouglass@aol.com	909-731-0987	Scott L. Miller 411 Pacific Circle Newbury Park, CA 91320 slm9898@yahoo.com	805-258-8609	Frank Sandoval fireheatfrank@yahoo.com	
Richard Dreher 2091 Vista Alcedo Camarillo, CA 93012 drehersmod@msn.com	818-486-3832	David R. Miranda 2544 Monogram Ave. Long Beach, CA 90815 bignate04@verizon.net	562-430-1665	Ross B. Torstenbo rosstorstenbo@gmail.com	626-460-8422
Paul J. Jordan 28142 Angelica Pl. Valencia, CA 91354 ptmnm@mac.com	661-645-6089	Michael A. Padilla 987 Bellflower Ct. Chula Vista, CA 91913 mikepadilla60@yahoo.com	310-529-6581	Marc A. Shapiro 2396 Ginger Circle Newbury Park, CA 91320 myrooter1@aol.com	805-358-1943
Kristine M. Larson 4443 St. Clair Ave. Studio City, CA 91604 kris.larson@sbcglobal.net	818-398-2108	Daren M. Palacios 310-541-9758 darenmp@cox.net		Gregory E. Sweet 2447 Bascom Ct. Thousand Oaks, CA 91362 losteam@aol.com	805-447-2475
Eric V. Mc Glover 2059 Navarro Ave. Pasadena, CA 91103 mc-g-lover@juno.com	626-797-1391	John L. Pecel 1309 Mill Creek Ct. Thousand Oaks, CA pecel.jlp@gmail.com		Thomas Valdespino thomasvaldespino@hotmail.com	951-265-0392
		Brandi A. Pilato 460 Daroca Ave. Long Beach, CA 90803 barescuer@me.com	562-760-3417	Pete (Pedro) Vega 6574 Starstone Pl. Rancho Cucamonga, CA 91739 vega9496@gmail.com	951-315-0198
				Kurt A. Wyrick 3392 Ranchwood St. Newbury Park, CA 91320 kurtamoswy@yahoo.com	805-559-2413

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

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POLICE:

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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 23

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Change of Address . . .

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*From Director
Art Placencia...*

That's the Way It's Always Been!!

Hello everyone, it's June and half the year is over! I hope you are all doing well and living the happy retirement life of doing whatever you do. I know, I know, we're not happy all the time, but hopefully the percentages are more than less. Remember this motto: "A retiree's job is to stay healthy," so get out there and enjoy life.

You should at least be happy getting that pension from the City of Los Angeles. I know the City would like to see pensioners get less. Too bad City of L.A., we both agreed to our pensions and were sticking to our agreement, hopefully you are too. If you're not, you're going to hear from the members of the LARFPA.

There's a lot going on that the other Board Members will update you on, I will update you on the committees I am on.

Social committee:

I will be helping Maureen and Leticia as best I can to set up tables and do the heavy lifting before and after the General Membership Meeting and Annual BBQ. We could use some help....any volunteers? It's June the 6th. My friend Joe Gonzales (LAPD retired) and I always go together so I am volunteering Joe to help. I'm sure those that get this newsletter over the internet will read this before the General Membership Meeting/BBQ and volunteer.

We will have the General membership meeting starting at 10 AM and at 12 noon the Annual LARFPA BBQ will start. I will probably be the MC raffling many gifts/gift cards/cash prizes to our attendees. So, please, get to the General Membership Meeting / BBQ early because the parking is terrible.

I hope you will attend and get the latest updates from our board members and invited speakers. The City of Los Angeles has agreed to an Alternate Dispute Resolution (ADR) for active sworn Police and Fire personnel. We will have a representative from the

Los Angeles City Attorney's Office speak at the General Membership Meeting on how ADR is administered. There will also be some workers' compensations attorneys with their view of ADR. So, it should be an informative meeting.

One more thing, there will be representatives from LAFPP, Tristar, Express Scripts, Firefighters First, LAPRA and AIMS.

Recruitment:

Recruiting new members is a job that is done by all the board members. We all attend various retirement seminars and police and fire gatherings to recruit those active with 20 years or more on the job. You would be surprised that some active and retirees do not know of our organization. No, I'm not kidding, that's why I keep asking all our members to put out the word and recruit a fire or police person.

I want all members to know that if the signed police or fire member goes EOW, the widow or widower needs to fill out a new application to continue being a member of the LARFPA. I know, you didn't know so that's why I am putting it in this newsletter..... so members can tell their spouses. Maybe I'll bring it up at the General Membership Meeting if time permits. The reason your spouses need to continue being a LARFPA member is because they are still getting your pension and benefits. Spouses need to be aware of what's going on and continue receiving the quarterly newsletter and Roster book. Remember you and your spouse had friends and staying in touch is important to all of us.

Benevolent:

The committee is sometimes rewarding and sad at the same time. As you know, the Benevolent Committee follows up on financial assistance requests. We/I call the applicant and go over the issues that they are requesting assistance on. A lot of times, I wonder how some people get into financial distress and others tried to do all they could to stay out of distress and were unable. I have found many times widows did not know the financial issues that were usually taken care of by the mostly police retirees (I know our COPS). They failed to prepare if the pensioner is unable to handle the financial issues or goes EOW without any preparation. There are many

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That's the Way It's Always Been

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reasons why things happen and cause members much distress. The Benevolent Committee member does his best to sort out the issues and determine if the need is something the Benevolent Association can help the member with. At times, there have been requests that were not the type that meet our mission statements, yet the full Board of Directors has the final say on any request. My job, as a Benevolent Committee member, is to follow-up with the applicant and present my findings to the full Board of Directors at our monthly meeting.

The Benevolent Association at times has made donations to 501(c)3 charitable groups like the L.A. Emerald Society Pipes and Drums, LAPD Honor Guard, LAPD and LAFD museums and other worthy groups. The groups that receive a donation are the types that mostly assist our Fire and Police retirees. The Board wants to help as best they can, but sometimes we cannot donate to or help everyone. Your Board realizes that we are the executors of our members' assets and we are all very careful how we handle your association's monies.

Just an example: all board members must pay their own tickets to the Holiday Christmas party and Annual BBQ. All the time we volunteer, and we still must pay. I've tried to change it with a vote but it failed every time. When I ask, "why?" they say, **"that's the way it's always been."** That's how committed your current Board is.

I want to welcome our new Board member on the police side, retiree Debbie Winters #24062 who was voted onto the board at our April 18, 2018 meeting.

As part of my commitment, I have asked Straussner Sherman, (Attorneys at Law-Workers' Compensation) to prepare an article that would be helpful to our members. Please read it below:

Effective May 1st, 2018 the City of Los Angeles, in conjunction with the Los Angeles Police Protective League, will be implementing an Alternative Dispute Resolution (ADR) program aimed at improving the workers' compensation process for members of the Los Angeles Police Protective League, both active AND retired.

Provisions of workers' compensation reform legislation, implemented through Labor Code Sections 3201.5 and 3201.7, allow employers and unions to form a labor-management alternative workers' compensation program which is also referred to as a "carve-out" agreement. These programs allow employers and unions to create their own alternatives to workers' compensation benefit delivery and dispute resolution under a collective bargaining agreement.

As stated in the agreement, the purpose and intent of the program is to provide injured LAPPL active AND retired members covered by the agreement with:

- (a) Timely and efficient determination of claims status;
- (b) Timely and efficient access to high quality medical care;
- (c) The best opportunity reasonably possible to return to work in a timely fashion; and
- (d) An alternative dispute prevention and resolution program that provides the best opportunity reasonably possible to:
 1. Promote the efficient, timely and fair resolution of all disputes that do arise in the processing of claims, including, but not limited to the compensability of claims within the jurisdiction of this program; and
 2. Prevent disputes and reduce the frequency and severity of those disputes that do arise, that otherwise delay treatment, a timely return to work and the ultimate resolution of the claim.

The program will apply to both active and retired LAPPL members who file workers' compensation claims on or after May 1st, 2018. Also, under limited circumstances, members can "opt-in" prior or existing claims into the program. The process by which you select treating physicians, receive medical treatment, resolve disputes and litigate issues will all be affected.

It is important to be aware of and understand these changes because it is very common for claims to be filed after your employment with the department and during retirement. We commonly see

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*From Director
Dan Watson...*

Keeping Your Marbles . . .

One of the more common age-related ailments we can expect to experience as we get older is Alzheimer's disease, a common form of dementia. I'm no expert but it is an area of interest for me since I have a family history of it. My father suffered from Alzheimer's as did his sister and their mother. As a result, I've done some research and recently agreed to participate in a longitudinal study on Alzheimer's conducted by the Huntington Memorial Research Institutes in Pasadena. I will be participating in a series of tests including cognitive measurement, a physical examination, collection of blood, urine and spinal fluid, an MRI and other tests every two years for the rest of my life. It won't prevent me from developing it but may help find a cure.

The two most common predictors of Alzheimer's are age, which we can't do anything about, and family history, which we also can't do anything about. Short term memory loss, forgetfulness, and other symptoms are very common in seniors and are not an indication

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low back problems, heart issues, cancer and various orthopedic difficulties arise well into retirement that are still considered to be related to your employment with the department. In fact, there are certain presumptions that are even extended out past your last day of employment that you can take advantage of.

If you have questions about the new ADR program or whether you are dealing with an old claim, an existing claim or wondering about filing a new claim, we would be happy to speak to you about it. We offer free consultations and have a team ready to assist you in any way we can.

of Alzheimer's disease. But, as we grow older, if one is prone to Alzheimer's disease, the odds increase of getting it.

Having a family history of Alzheimer's disease does not mean one will get it. My mother was as sharp as ever when she passed at the age of 92. Her mother was 91 and her father was 88 and they were both in relatively good states of mind when they passed on. My paternal grandfather was an LAPD officer who retired in 1931 after twenty years of service. He was one of my heroes because he collected a pension for 41 years and was sharp as can be when he passed away at the age of 89 in 1972. He was, among other things, a professional gambler who was still winning on a regular basis when he was taken by a heart attack.

There is currently no cure for Alzheimer's disease, but there are ways of slowing or halting its progression. The two best things you can do are to stay both physically and mentally active. My observations of my family support these theories. My dad retired early, at the age of 62, which is pretty typical for those of us in our profession. He stayed active for several years, going back to college and earning a degree, serving on the Orange County Grand Jury, and playing golf, a lifetime passion. We could see the early stages of Alzheimer's but it didn't start to progress rapidly until he quit playing golf in his mid-70's. It's like he fell off a cliff. His physical and mental deterioration progressed rapidly. Golf is a great activity for seniors. It's four to five hours of mild physical and mental activity. Walking, bending, pivoting and keeping track of your score and bets. By the time he died, he had the mental capacity of about a four year old and there's no need to describe the difficulties that created for my family.

My Aunt was another example. Stanford educated, a professional business woman in the stock market, and active in politics. She retired in her early 50's and became sedentary. She only lived until her mid 70's, about the same age as her mother, and both of them were also very childlike.

In contrast to that was my Dad's father who played golf until he was about 80 and when he gave that up, walked to the golf course a block from his home and

Keeping Your Marbles

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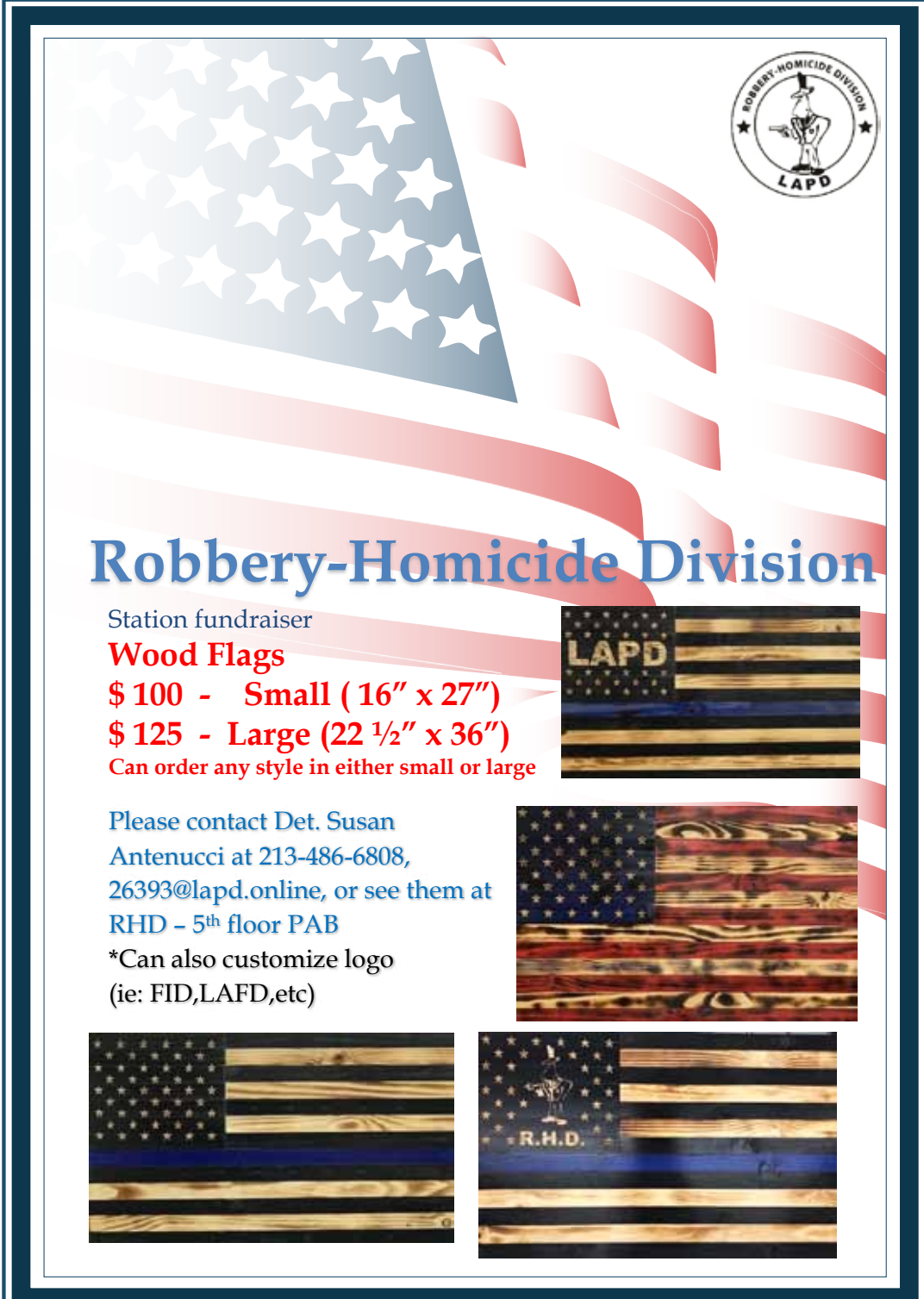
played pinochle six days a week. He kept meticulous records of his winnings and losings and I remember him once saying that in the previous year he made money in eleven of the months. He referred to the card room as his office and they named the card room after him after he passed away. No doubt counting cards and the mere exercise of getting there helped him to maintain his wit and story-telling ability until the end.

My mother kept her own home, did her own housekeeping, shopping, and did crossword puzzles every day. She was a voracious reader and could discuss politics, the economy, and other current events.

I've learned that in addition to keeping the mind active, the best physical activity to keep the mind healthy and reduce the advancement of any form of dementia is aerobic exercise. That doesn't mean running a marathon or in the Baker-to-Vegas race, although my hat's off to the members of the Old Blue Running team. Any form of activity that accelerates the heart and respiration rate will do. I personally use a recumbent bike which reduces the

stress on the back and knees.

So the message is that if you're not already doing it, begin an exercise program that gets your heart pumping and sweat on your brow. Of course, you should clear anything you do with your doctor first. But, if you want to reduce the chances of losing your marbles as you age, keep your mind and body active.

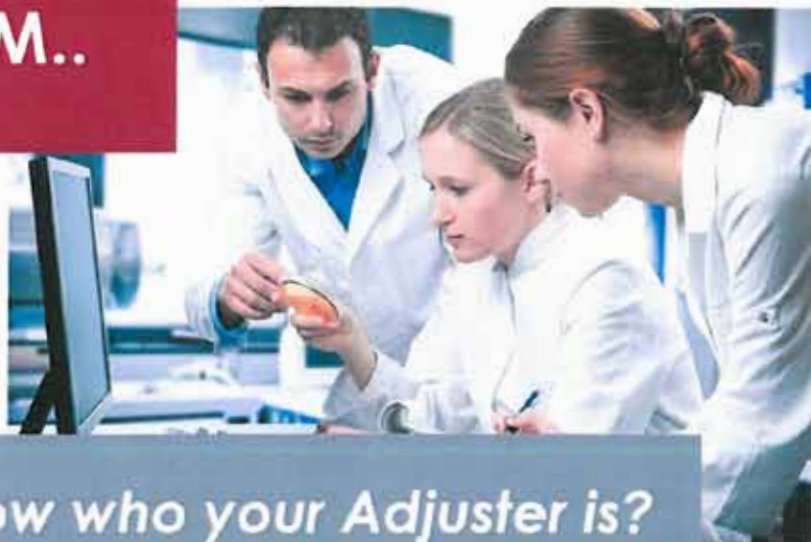


Robbery-Homicide Division

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Sleep Apnea

www.mayoclinic.org

Sleep apnea is a potentially serious sleep disorder in which breathing repeatedly stops and starts. You may have sleep apnea if you snore loudly, and you feel tired even after a full night's sleep.

The main types of sleep apnea are:

Obstructive sleep apnea, the more common form that occurs when throat muscles relax.

Central sleep apnea, which occurs when your brain doesn't send proper signals to the muscles that control breathing.

Complex sleep apnea syndrome, also known as treatment-emergent central sleep apnea, occurs when someone has both obstructive sleep apnea and central sleep apnea.

If you think you might have any form of sleep apnea, see your doctor. Treatment can ease your symptoms and may help prevent heart problems and other complications.

Symptoms

The signs and symptoms of obstructive and central sleep apneas overlap, sometimes making the type of sleep apnea more difficult to determine. The most common signs and symptoms of obstructive and central sleep apneas include:

- Loud snoring, which is usually more prominent in obstructive sleep apnea
- Episodes of breathing cessation during sleep witnessed by another person
- Abrupt awakenings accompanied by shortness of breath, which more likely indicates central sleep apnea
- Awakening with a dry mouth or sore throat
- Morning headache
- Difficulty staying asleep (insomnia)
- Excessive daytime sleepiness (hypersomnia)
- Attention problems
- Irritability

When to see a doctor

Consult a medical professional if you experience, or if your partner notices, the following:

Snoring loud enough to disturb the sleep of others or yourself

Shortness of breath, gasping for air or choking that awakens you from sleep

Intermittent pauses in your breathing during sleep

Excessive daytime drowsiness, which may cause you to fall asleep while you're working, watching television or even driving

Many people don't think of snoring as a sign of something potentially serious, and not everyone who has sleep apnea snores. But be sure to talk to your doctor if you experience loud snoring, especially snoring that's punctuated by periods of silence.

Ask your doctor about any sleep problem that leaves you chronically fatigued, sleepy and irritable. Excessive daytime drowsiness (hypersomnia) may be due to sleep apnea or to other disorders, such as narcolepsy.

Causes

Causes of obstructive sleep apnea

Obstructive sleep apnea occurs when the muscles in the back of your throat relax. These muscles support the soft palate, the triangular piece of tissue hanging from the soft palate (uvula), the tonsils, the side walls of the throat and the tongue.

When the muscles relax, your airway narrows or closes as you breathe in, and you can't get an adequate breath in. This may lower the level of oxygen in your blood.

Your brain senses this inability to breathe and briefly rouses you from sleep so that you can reopen your airway. This awakening is usually so brief that you don't remember it.

You may make a snorting, choking or gasping sound. This pattern can repeat itself five to 30 times or more each hour, all night long. These disruptions impair your ability to reach the desired deep, restful phases of sleep, and you'll probably feel sleepy during your waking hours.

People with obstructive sleep apnea may not be

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Sleep Apnea . . .

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aware that their sleep was interrupted. In fact, some people with this type of sleep apnea think they sleep well all night.

Causes of central sleep apnea

Central sleep apnea is a less common form of sleep apnea that occurs when your brain fails to transmit signals to your breathing muscles. This means you make no effort to breathe for a short period of time. You may awaken with shortness of breath or have a difficult time getting to sleep or staying asleep.

Risk factors

Sleep apnea can affect anyone, even children. But certain factors increase your risk of sleep apnea:

Obstructive sleep apnea

Excess weight. People who are obese have four times the risk of sleep apnea that people who are a normal weight people do. Fat deposits around your upper air-

way may obstruct your breathing. But not everyone who has sleep apnea is overweight.

Neck circumference. People with thicker necks may have narrower airways. For men, the risk increases if neck circumference is 17 inches (43 centimeters) and larger. In women, the risk increases if neck circumference is 15 inches (38 centimeters) or more.

A narrowed airway. You may have inherited a naturally narrow throat. Or, tonsils or adenoids may become enlarged and block the airway, particularly in children with sleep apnea.

Being male. Men are twice as likely to have sleep apnea. However, women increase their risk if they're overweight, and their risk also appears to rise after menopause.

Being older. Sleep apnea occurs significantly more often in older adults.

Family history. If you have family members with sleep apnea, you may be at increased risk.

Use of alcohol, sedatives or tranquilizers. These substances relax the muscles in your throat.

Smoking. Smokers are three times more likely to have obstructive sleep apnea than are people who've never smoked. Smoking may increase the amount of inflammation and fluid retention in the upper airway. This risk likely drops after you quit smoking.

Nasal congestion. If you have difficulty breathing through your nose — whether it's from an anatomical problem or allergies — you're more likely to develop obstructive sleep apnea.

Central sleep apnea

Being older. Middle-aged and older people have a higher risk of central sleep apnea.

Heart disorders. People with congestive heart failure are more at risk of central sleep apnea.

Using narcotic pain medications. Opioid medications, especially long-acting ones such as methadone, increase the risk of central sleep apnea.

Stroke. People who've had a stroke are more at risk of central sleep apnea or treatment-emergent central sleep apnea.

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

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Sleep Apnea . . .

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Complications

Sleep apnea is considered a serious medical condition. Complications may include:

Daytime fatigue. The repeated awakenings associated with sleep apnea make normal, restorative sleep impossible. People with sleep apnea often experience severe daytime drowsiness, fatigue and irritability.

You may have difficulty concentrating and find yourself falling asleep at work, while watching TV or even when driving. People with sleep apnea have an increased risk of motor vehicle and workplace accidents.

You may also feel quick tempered, moody or depressed. Children and adolescents with sleep apnea may do poorly in school or have behavior problems.

High blood pressure or heart problems. Sudden drops in blood oxygen levels that occur during sleep apnea increase blood pressure and strain the cardiovascular system. If you have obstructive sleep apnea, your risk of high blood pressure (hypertension) is greater than if you don't.

Obstructive sleep apnea may increase the risk of recurrent heart attack, and abnormal heartbeats, such as atrial fibrillation. Obstructive sleep apnea also increases the risk of stroke. If there's underlying heart disease, these multiple episodes of low blood oxygen (hypoxia or hypoxemia) can lead to sudden death from an irregular heartbeat.

Type 2 diabetes. People with sleep apnea are more likely to develop insulin resistance and type 2 diabetes compared with people without the sleep disorder.

Metabolic syndrome. This disorder is a collection of other risk factors linked to a higher risk of heart disease. The conditions that make up metabolic syndrome include high blood pressure, abnormal cholesterol, high blood sugar and an increased waist circumference.

Complications with medications and surgery. Obstructive sleep apnea is also a concern with certain medications and general anesthesia. People with sleep apnea may be more likely to experience complications following major surgery because they're prone to breathing problems, especially when sedated and lying on their backs. Before you have surgery,

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.

As we age, our bodies take a little longer to repair themselves, but moderate physical activity is good for people of all ages and ability levels. In fact, for most people, the benefits of exercising regularly far outweigh the risks. Even older individuals with chronic illnesses can find ways to work out safely. Many medical conditions can be improved through physical exercise, including Alzheimer's disease, other forms of dementia, [heart disease](#), [diabetes](#), constipation, [high blood pressure](#) and obesity.

Benefits of Physical Activity

Regular exercise provides a myriad of health benefits, including improvements in blood pressure and blood sugar management, reduced amounts of lipids in the blood, better bone and joint health, and long-term preservation of neuro-cognitive function.

Other positive effects of physical activity include:

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tell your doctor that you have sleep apnea and how it's treated.

Liver problems. People with sleep apnea are more likely to have abnormal results on liver function tests, and their livers are more likely to show signs of scarring. This is a condition known as nonalcoholic fatty liver disease.

Sleep-deprived partners. Loud snoring can keep those around you from getting good rest and eventually disrupt your relationships. It's not uncommon for a partner to go to another room, or even on another floor of the house, to be able to sleep. Many bed partners of people who snore may be sleep-deprived as well.

Los Angeles Retired Fire & Police Association

Change of address/ Update form

****Please submit this form only if you have any changes and we will update our records.****

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

No additions or changes will be accepted by telephone.

Check one: Fire: Police: **Check one:** Retired: Active: Widow/er:
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Revised 8/2017



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9521 Las Tunas Drive, Suite 4
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How Seniors Can Benefit . . .

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Boosted Immune Function. A healthy, strong body fights off infection and disease more easily and more quickly. Rather than sapping energy reserves entirely, recovery from an illness will take less of a toll on the body if the person exercises regularly.

Better Respiratory and Cardiovascular Function. Frequent physical activity lowers the risk of heart disease and reduces blood pressure. Strong lungs and airways and a healthy heart and vascular system allow the body to function properly and more efficiently clear out and destroy any invaders that can make us sick.

Strong Bones. Exercise protects against bone loss. Higher bone density reduces the risk of osteoporosis and lowers the risk of falls and broken bones. While men do lose some bone mass as they age, post-menopausal women are particularly susceptible and can lose as much as 2 percent bone mass each year. Research done at Tufts University shows that strength training can dramatically reduce this loss, restore bones, and contribute to better balance and less fractures.

Improved Gastrointestinal Function. Regular exer-

cise helps boost the metabolism, promotes the efficient elimination of waste and encourages digestive health. Physical activity is an excellent “treatment” for people who suffer from slow digestion and constipation.

Protection Against Chronic Conditions. Physical activity lowers the risk of developing serious conditions and can actually minimize some symptoms after certain conditions have already developed. For example, exercise is vital for helping individuals with conditions like dementia and Parkinson’s disease to maintain their balance and coordination and extend their functional independence.

A consistent exercise schedule is also associated with decreased mortality and age-related morbidity in older adults. In addition, a study by the Journal of the American Geriatrics Society found that seniors who exercised experienced improvements in functional reach and balance and reduced the participants’ fears of falling.

Continued next month



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