



Winter 2017

LARFPA

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

As your new president, I'd like to give you a little background on myself. I joined the Los Angeles Police Department in 1957 and retired after 26 years as a Captain III. After retirement from the LAPD, I immediately started working as a Deputy City Attorney with the Los Angeles City Attorney's office, retiring in 2009 after having served a total of 51 proud years with the City of Los Angeles.

I became a director with the Los Angeles Retired Fire and Police Association in 2009, shortly after my retirement from the City Attorney's office. I feel very fortunate to have been voted onto the Board of Directors, serving with so many outstanding retired police officers and fire fighters. In 2011, my leg was amputated due to a serious illness. I offered to resign, but the president at that time, Jim Wilke, wouldn't hear of it. This demonstrates the quality of people on the Board.

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LARFPA MEETINGS and EVENTS General Membership Meeting and BBQ

When: June 6, 2018 - 10 am – 12 pm
Annual Bar-B-Que to follow
12:00 pm – 3:00 pm
Where: Grace E. Simons Lodge
Speaker: TBA

When: September 5, 2018
Where: Grace E. Simons Lodge
Speaker: TBA

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

*** SPECIAL ANNOUNCEMENT ***

**THE HOLIDAY CELEBRATION IS
BEING HELD ON A SATURDAY,
NOT A SUNDAY THIS YEAR.**

SPECIAL EVENTS:

Holiday Celebration Luncheon

When: **SATURDAY** - December 9, 2017
Time: 11 am to 4 pm
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.



*From Director
Ken Buzzell...*

Pension Updates . . .

There is much to discuss in this newsletter, but before I open this discussion, I want to thank all of you who voted for me to fill the Retired Firefighter Pension Commissioner position that became open with the resignation of Sam Diannitto. It was both gratifying and humbling to receive more than 93 percent of the vote.

As for those of you who either did not vote for me, or were not eligible to vote (fire widows and survivors, and police retirees), I want to reassure you that I will do the best I can to represent your interests, as well.

RETIREE HEALTH PLAN OPTIONS

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 recommenda-

President...

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I would like to take this opportunity to congratulate Ken Buzzell on his election as the newest Commissioner to the Los Angeles Fire and Police Pension Commission. Ken received an overwhelming 93% of the vote and was sworn in on October 5, 2017. He has the knowledge, experience and willingness to fight for those things that are right. Ken's dedication and contributions will be invaluable. Congratulations, Ken!

I hope to see many of you at the Holiday Celebration, Saturday, December 9th at the Sportsmen's Lodge.

Don't miss this opportunity to visit with old friends, enjoy a delicious meal and possibly win one of our many raffle gifts.

I look forward to the honor of serving all of you. If you have any problems, bring them to me and I will do my best to address and resolve them.



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tion (2) to seek “a new request for Medicare Parts A, B, and D plans, including a separate vision plan.”

The action on item (1) was taken after the associations and unions (LAFRA, LAPRA, UFLAC, LAPPL) agreed to provide access to their existing health and / or dental plans to the LACERS impacted members, all of whom will now have medical, dental, and vision coverage options beginning January 1, 2018. In view of these actions, the Board approved an Ad Hoc Committee on Retiree Health Plans' recommendation to cease negotiations with Kaiser and Anthem Blue Cross for Los Angeles Fire and Police Pension Department (LAFPP) managed plans. This means the currently existing medical plan options available for non-Medicare members will not change.

Item (2) is a different matter. On October 16, 2017, the Ad Hoc Committee heard a presentation from Labor First concerning their Medicare Supplemental Plan. Following Labor First's presentation, I voiced my opposition to adopting Medicare Supplemental Plans because, if adopted, these plans would create significant coverage problems that currently do not exist.

I pointed out that these plans would result in the loss of medical coverage for a non-Medicare aged dependent of a Medicare aged member who was covered under a Medicare Supplemental Plan, which is not a problem under the currently existing options. Labor First's response was, “I am sure we could work that out with the associations.”

My response was, “No you can't because the medical subsidy cannot be divided between two medical plans and the subsidy follows the member.” Labor First did not have a response to this narrative.

In the end the Ad Hoc Committee took no action relative to adopting a Medicare Supplement Plan option. It remains on the table and will be considered again at a subsequent meeting.

MEDICARE PART B REIMBURSEMENT

On October 5, 2017, the Board considered a staff recommendation to amend the Board's operating policies and procedures contained in section 8.3. Under section 8.3

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(G), beginning March 31, 2014, if an eligible member did not fill out and file a *Medicare Part B Reimbursement Agreement* (MBRA), then the member would not receive the Medicare Part B reimbursement benefit.

The MBRA was originally intended to allow the Pension Department to recover overpayments of monies paid to members who were no longer eligible to receive the Medicare Part B reimbursement. However, pension staff had determined that this provision was no longer needed because of changes in Internal Revenue Service rules. Staff also determined this procedure was time consuming and ineffective in that members otherwise eligible for this benefit, under the Los Angeles City Administrative Code, were not being properly reimbursed.

In addition, the staff report recommended elimination of section 8.3 (H) dealing with retroactive Medicare Part B reimbursements. Under staff's recommendation, the 213 pensioners affected by this change would be reimbursed, but only for a maximum of 12 months. This change would cost a total of \$221,000.

During the Board's deliberation, as my first act as a Pension Commissioner, I made a motion to reimburse affected members the entire amount they had been denied. I argued, "If they are entitled to it, then we should make them whole for what was withheld, notwithstanding that the retroactive payment will be increased by \$82,000, for a total cost of \$303,000."

This motion was seconded and approved unanimously by the five Commissioners present at the meeting (Robert von Voigt, active police member; George Aliano, retired police member; Ruben Navarro, active fire member; Ken Buzzell, retired fire member; and Brian Pendleton, mayor appointee).

The Pension Department intends to issue retroactive subsidy credits to affected pensioners on November 30, 2017.

SOCIAL SECURITY

For those who have not yet heard, the Social Security Administration has announced the cost-of-living adjustment for 2018 will be 2%. But before you get all giddy, it was also announced this will only amount to

a \$25 a month increase for the average beneficiary.

MEDICARE PART B PREMIUM

The Medicare Part B Premium amounts for 2018 were not available at the time of this article (October 31). However, because there will be an increase (however miniscule) in 2018 Social Security benefits, it is anticipated that there will also be an increase in the Medicare Part B Premiums beginning January 1.

The Los Angeles Retired Fire and Police Association website (www.larfpa.org) will be updated to reflect these numbers once they become available.

SAM DIANNITTO

As I mentioned in my last newsletter, I wanted to call to your attentions some of the many things former Pension Commissioner Sam Diannitto did to improve the financial standing of each and every member of our Pension System.

Sam served as a Pension Commissioner for 42 years; 25 as the active fire elected member and 17 as the retired fire elected member. During those years he did the heavy lifting on numerous issues including securing pre-funding of our retiree health subsidy fund; gaining City Charter authority to expand the investment options available to the Board in order to enhance earnings ; and changing the surviving spouse disability hearing process so that survivors were immediately granted pension benefits equal to the minimum amount they were entitled to, instead of receiving nothing at all for up to twelve months while the administrative files were being prepared for a Board hearing, as had been the old practice.

But for most of you, these changes had little visible impact. That is why I want to make you aware of three significant issues which did directly impact your pocket books both while you were (are) an active member and a retiree.

Oakland Property Investment

In the mid-1980's the Board's investment authority was greatly expanded beyond the previous limited authority to invest only in fixed income and limited equity instruments. When it came to expanding the Board's authority to invest in real estate, Sam had demanded inclusion of a provision that no real estate investment could be made without at least one employee repre-

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sentative's affirmative vote. (In those days the Board was made up of 5 Mayor Appointees and two elected Commissioners; one each from the active membership of the Fire Department and the Police Department.) There was a great deal of resistance to this demand, but in the end Sam prevailed. Sam pushed for this provision because he anticipated political pressure would be applied to influence who the Board hired as real estate money managers.

As Sam had anticipated, immediately after real estate authority was granted, the Mayor's Office leaned on the appointed members to hire two specific firms. (Yea, you're right, they both had made major political contributions to the Mayor.) One of the managers came in with a recommendation to buy a large, undeveloped track of land in an industrial area in Oakland California. The manager's pitch was the deal was too good to pass up.

Sam, who was a firm believer in the old adage, "If it sounds too good to be true, then it probably is," was not convinced to vote for this investment and asked that the vote be put off until the following meeting.

During the week that followed Sam took it upon himself to go up to Oakland and investigate. He soon learned that this property was the site of massive illegal dumping of hazardous and toxic wastes. He also learned that the deed transfer required that whoever purchased this property would assume all risk and financial liability to clean up and mitigate the hazards associated with this property. When questioned about this property, Oakland City officials informed Sam that they had pegged the cost of clean up to be in excess of \$90 million.

At the following Board meeting, Sam informed the Board of his findings. He then asked the real estate manager why the manager had not informed the Board of the hazardous clean up liability associated with this property. The manager weakly said he was unaware of this problem.

Sam then moved that the Board reject the proposed purchase of this property and that the money man-

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LARFPA STANDING COMMITTEES 2017

GENERAL COMMITTEES

FINANCE:

Fire: Jim Chastain, Jimmy Hill, Ken Buzzell

Police: Bob Weisz

OFFICE:

Fire: Lee Kebler

Police: Jim Wilke, Jim Mateer, Garrett Zimmon

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: Jim Wilke, Art Placencia

PENSION:

Fire: Lee Kebler, Ken Buzzell

Police: Paul Enox, Bob Weisz

LIAISON COMMITTEES

FIRE RELIEF: Lee Kebler, Bob Olsen

POLICE RELIEF: Paul Enox

UFLAC: Greg Newland, Bill Quinn

POLICE PROTECTIVE LEAGUE:

Jim Wilke, Art Placencia

PENSION COMMISSION:

Fire: Lee Kebler, Ken Buzzell

Police: Don Vincent

POLICE MEMORIAL FUND:

Garrett Zimmon

SPECIAL COMMITTEES

BYLAWS:

Fire: Jim Chastain, Bill Quinn

Police: Paul Enox, 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: Paul Enox, Garrett Zimmon

RECRUITMENT COMMITTEE:

Fire: Jimmy Hill, Greg Newland

Police: Jim Wilke, Art Placencia, Garrett Zimmon

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ager be fired. Faced with these embarrassing facts, the Mayor's Appointees voted unanimously to reject the purchase and immediately fired this real estate manager.

Medicare Part B Reimbursement Program

In the mid-1980's, the Federal Government began charging a fee for Medicare Part B benefits. In response, a number of us who negotiated with the City went to the City Council and asked for a reimbursement benefit for those active and retired members who were being charged the Medicare Part B fee. Our argument was the City required members over 65 to sign up for Medicare to the full extent of their eligibility in order to receive a City provided medical health subsidy. (For sworn members, this is a City Charter requirement.) In turn, because Medicare became the primary provider (for the benefits covered under Part B), the health care premiums were reduced which, in

turn, reduced the City's costs in the form of reduced subsidy payments. We proposed that the City share these savings with the members and reimburse the Part B premium fee.

The City agreed to establish a reimbursement plan. During these discussions the DWP Pension System, which did not need City Council approval, implemented a reimbursement plan that required that the retiree be eligible for both Part A and B of Medicare to receive the reimbursement. The Council eventually approved an identical reimbursement plan for all other City employees, except for retired members of the LAFPP. In the case of retired sworn members, the City Council said the Board had to approve the benefit because the City Charter gave the Board discretion over retired sworn member health subsidy benefits, not the Council.

As a result, an identical reimbursement plan was presented to the Board for approval. But before any discussion could take place, the then president of the Board, who was a Mayor Appointee, asked that the matter be permanently tabled because he felt that sworn members already received an "excessive level of benefits." He also added that he would not move forward on this item unless he was given authority to negotiate on member benefits.

At that point Sam asked the City Attorney if any member of the Board had authority to demand to have a seat at the bargaining table with employees. The City Attorney immediately responded that no member of the Board had such authority. Sam then asked me (I was the negotiator for UFLAC) if anyone on the City

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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 I. Mateer, LAPD

Treasurer – Jimmy Hill, LAFD

Directors

Fire

Ken Buzzell
James R. Chastain
Lee Kebler
Greg Newland
Bob Olsen
William Quinn

Police

Paul Enox
Arthur (Art) Placencia
Albert (Al) Ruvalcaba
Robert M. Weisz
James Wilke
Garrett W. Zimmon

Directors Emeritus

L. Michael Dwyer, LAPD
Raymond G. Case, LAFD
William O. Gartland, LAPD

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

Pension Updates . . .

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Council had raised an objection to the granting of this benefit to sworn retirees. After I responded “No,” Sam made the motion to grant the reimbursement benefit consistent with prior City Council action. The Board president was caught flatfooted and the motion was approved by a vote of 6 to 1.

Sam’s quick action saved the day and ensured approval of this benefit. To understand the significance of this benefit, let me point out that for this year alone, this reimbursement benefit is budgeted to return **\$12.5 million** to eligible sworn members’ pockets.

Tax Code Section 415

Prior to 1986, private sector pension plans were required to conform to Section 415 limits to maintain tax qualified status. If a plan lost its tax qualified status, then any monies contributed to the plan became taxable income to the plan members. Under Section 415, any plan that paid “excess benefits” was deemed to be an unqualified plan. Section 415 set a maximum pension amount that could be paid at the “normal retirement age” of 62, with lower maximum amounts for retirement ages below 62.

These provisions were established to disallow large transfers of monies to “pension” funds that were made to avoid paying income taxes that would otherwise be due. For years, rich professionals complained bitterly to Congress that these provisions were unfair because public pension plans were not subject to Section 415. They hoped that this argument would result in the repeal of Section 415.

In 1985, Congress agreed that private and public pension plans were not treated equally under Section 415. But instead of repealing these provisions, Congress instead announced the tax code would be changed beginning in 1986 so that public pension plans would also fall under the provision of Section 415.

Needless to say, this caused great concern for public pension plans, especially Fire and Police plans. Unfortunately, no one from the public sector seemed to know what to do.

Recognizing that a potential disaster was at hand, Sam called me up and said we needed to talk to the

Treasury Department staff to mitigate the effects of Congress’ announcement. It should be noted that Sam had been the President of the National Conference on Public Employee Retirement Systems (NCEPERS), the largest advocate for public pension plans in Washington, D.C. In this capacity, Sam had met and previously worked with the staff members in the Treasury Department who had been tasked by Congress to write the new working rules for public pension plans.

Sam set up a meeting with a Treasury staff member, who we will call Mr. Wickerman (not his real name). In addition to Sam and me, a representative from the LAPPL, and a fire representative from the Anne Arundel, MD Fire Pension Fund were in attendance. We explained that Fire and Police members were different from other employees and our benefit structures were also completely different: age 62 was way beyond our “normal retirement age;” survivor (IOD) and disability pensions were granted pensions totally independent of age; surviving spouses (IOD) with three children could easily exceed the maximum allowable pension amounts; and we already had members (the Fire and Police Chiefs) who had vested rights to pension amounts that exceeded the 415 limits.

Mr. Wickerman said he was glade that we had come to him because he was totally unaware of these types of issues. He then asked if we had any solutions. In response we said we wanted different age and pension amount criteria to reflect that firefighters and police officer’s “normal retirement age” was well below age 62. We wanted exemptions from the 415 limitations

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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

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for disability and surviving spouse (IOD) pensioners. (We argued they should be exempted because they fell under Section 104 provisions.) And we wanted provisions established to create “excess benefit” plans for those whose vested pension amounts already exceeded the 415 limits so that our tax qualified status would not be jeopardized.

Mr. Wickerman thanked us and said he would get back to us.

True to his word, Sam and I were invited to meet with Mr. Wickerman several weeks later where he told us the new 415 rules would create a special “carve out” provision for Fire and Police. The normal retirement age would not be 62 and the pension amount limitations would be raised for “early” retirement. He agreed with our position on disability and survivor (IOD) benefits so their pensions would be exempt from 415 limitations. Finally, he agreed to establish provisions for the creation of “excess benefit plans”. The maximum amount that could be paid by the pension system would remain in effect. For amounts in excess of those limitations, those dollars would have to be paid by the employer separate and apart from the pension plan. All of these provisions were subsequently approved by Congress and are still in effect for all Fire and Police Pension plans in the United States.

Had it not been for Sam Diannitto these “carve outs” most assuredly would never have been approved.

As a consequence, members of our pension system avoided a significant tax liability. Had our system lost its tax qualification status, then each year every active member would have had to pay income tax on the City’s contribution to the plan. In 1986, for example, the average Tier 2 member made \$43,750. The City’s payroll rate at that time was 46.52%. That would have resulted in the average member owing taxes on an additional \$20,350. Using an estimated 33% combined Federal and State Income Tax rate; this would have cost the average member an additional \$6,716 in taxes. If we further assume the average Tier 2 member in 1986 was to work an additional 15 years, then we can clearly see that Sam Diannitto’s effort saved the average Tier 2 member well over a \$100,000 in additional

income tax during the remaining years of his or her career. For most other Tier members, this amount would have been even higher because their remaining years on the job would have been longer.

So the next time you look at your pension check receipt, or your checking and savings account statements, remember what Sam Diannitto has meant to your financial welfare and offer a thank you to a very special individual who will be truly missed.

Have a safe and happy holiday season and a great 2018.



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!



*From Director Emeritus
Will Gartland...*

Wake Up the Echoes

I will start with my very special echoes. During the past few weeks, I received phone calls from three of my classmates from the police academy class of May 16, 1955. It was a great pleasure to hear from Gary Williams 7492, Lou McClary 7469 and Mack Rhodes 7481. We had great stories to tell as we remembered our twelve weeks of academy training. The calls came while I was (and still am) making a comeback from knee surgery and other assorted ailments. Gary, Mack and Lou, thank you for the calls, they helped my progress.

My next thank you goes to my fellow board members for all of their support. I missed the June 1, 2016 General Membership Meeting and BBQ and four Board of Directors Meetings. Jim Mateer filled in as Secretary in my absence and Jim and Greg Newland took over and handled the publication of the newsletter.

My absences began in the middle of April but I made a big leap forward on July 15 when I was able to put my right foot into a shoe and started to learn how to drive again. It took me about 6 weeks to get up enough courage to drive the freeways.

I also missed the September 6, 2016 General Membership meeting. The Association's Officers and Directors were elected for 2016 – 2017 at the meeting. Check the newsletter for the names. I am going to make the same plea that my predecessor Jerry Cremins made a few years ago. The Association needs some younger members to step up and get involved in helping run the Association. In my case, the two-hour drive from my home to the office (via the 101, 134 and 210 freeways) is no longer safe for me or the other drivers. I am the one impeding traffic by staying at or below the speed limit. A lot of drivers I don't know honk at me.

I hope to visit with many of you at the Christmas luncheon.

WOG



*From Director
Jim Wilke...*

No Code 7 . . .

This article really has nothing to do with the Retired Fire and Police Association or our pensions. It is more about our nation and what we have to be proud about.

While doing a little research, I happened on some interesting facts regarding the guarding of the Tomb of the "The Unknown Soldier."

Did you know that each sentinel takes twenty-one steps each way. This alludes to the twenty-one gun salute, which is the highest honor given any military or foreign dignitary. The guard is changed every thirty minutes during the summer (April through September 30) and every hour during the winter. During the hours the cemetery is closed, the guard is changed every two hours. The Tomb is guarded, and has been guarded every minute of every day since 1937.

The average tour at the Tomb is for 18 months. However, there is no set time for service there. Sentinels live in a barracks on Ft. Meyer's or off-base if they like. The sentinel's (as the guards are known) are given "The Tomb Identification Badge (TGIB), after passing a series of tests. The TGIB is permanently awarded after a sentinel has served nine months as a sentinel at the Tomb.

Even during Hurricane Sandy, when the sentinels were given permission to stand down, they refused, and stood their post through the storm and every storm and blizzard since. These soldiers honor those who have paid the ultimate sacrifice for our country.

Today we have a generation that seems to think that they don't have to show respect to our flag or to our service personnel that have defended this country. Many have given their lives or been injured severely serving this country. Yet, we have professional football players, who are pampered and highly paid that feel an injustice and refuse to stand for our

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National Anthem or our Flag, but rather take a knee in protest. Yet, that flag stands for all those who have defended this country and gives these same people the freedom we all get and the right to free speech.

This starts at the top of our country's leaders and there is the problem. The Supreme Court found it was OK to burn and trample on the flag as this is only an act of free speech, this was only cloth. Tell this to our service members who carry that flag into battle, never letting it fall.

During this last year, there have been more hateful actions and words from our political leaders that helps spur on those who feel that they need to protest, block highways, stop traffic, etc. and politicians marching with them.

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.

We have a great nation, and with that the right for free speech, that is free speech for all not just one sided, I'm not against lawful protest, but first you need to look into yourself. Are you good enough to judge others? I think this is a time to look at what Jesus said about judging, it comes from Matthew: Chapter 7 verses 1 through 5: Do not judge lest you be judged, For in the way you judge you will be judged and by your standard of measure, it will be measured to you. And why do you look at the speck that is in your brother's eye, but do not notice the log is in your own eye? Or can you say to your brother let me take that speck out of your eye and behold the log is in your own eye. You hypocrite, first take the log out of your own eye and then you will see clearly to take the speck out of your brother's eye.

Yes, it does upset me when I see people disrespecting our flag and our National Anthem, I don't get carried away by it. It does bother me when the owners of these professional sports teams try to justify their teams showing disrespect, the NFL Commissioner stating that all this commotion regarding the flag and National Anthem is being disrespectful to the NFL. His biggest worry is that they may lose money from advertisers or people boycotting their games. In the long run, the only thing these people listen to is money anyway.

I think I have said enough, but I hope it causes all of you to pause and think. I would like to leave you with this from Proverbs: chapter 24 verse 29. He is slow to anger has great understanding, but he who is quick-tempered exalts folly.

May God Bless each of you and God Bless our Great Country.

May I wish each of you a Merry Christmas and a Happy New Year.

CONTACT US!

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 Email: info@larfpa.com
 Website: www.larfpa.com



*From Director
Al Ruvalcaba...*

Our Pension Not Handed Out

Our Pension — Promised, Fought and Earned “Not Handed Out”

Before I begin I'd like to wish everyone a Merry Christmas, Happy Holidays and Happy New Year. I also hope to see all of you at our annual Christmas Party.

As written by Maura Dolan of Calmatters and Capital Public Radio, California promised public employees *Generous* retirements. Will the courts give the government a way out? As I write this article there is a case, as I stated in my past article, before the California State Supreme Court that could rule for the reductions of public retiree benefits.

The California State Court of Appeals, a three-judge panel, ruled in August 2016 that the public pensions were not “immutable” and could be reduced, provided that it is “reasonable.” “While a public employee does have a ‘vested right’ to a pension, that right is only to a ‘reasonable’ pension.

A unanimous ruling by the California Supreme Court could be the vehicle for reducing hundreds of billion of dollars in state and local pension. The issue that is being examined is the “California Rule,” which guarantees government workers the pension that was in place on the day they were hired. The real “bombshell” came in 1955 in ‘Allen v. City of Long Beach,’ when the California Supreme Court ruled that any cut backs in the pensions for current employed must be offset by comparable new advantages.

The initial “shot across the bow” in pension reform, with regards to the retirees, is the cost of living allowance “COLA” earned at the end of each year. Which means if the COLA was 3% this year and not applied the pension value becomes 3% less, over a 10 year period if the COLA was 3% each year, the value of a \$70,000 pension becomes \$49,000 in current dollars.

In light of the upcoming State Supreme Court ruling on public pension, State Senator John Moorlach of Orange County wrote letters to California Public Employees Retirement System ‘CalPERS,’ making two requests. In one request he wanted CalPERS to estimate how much money it could save by temporarily suspending COLA. The other request asked CalPERS to look at reducing benefits for current employees and retirees by moving them into the less generous plans public agencies began offering in 2013. This almost sounds like what might have happened this past June, with regards to our medical plan. At the Federal level under the Trump Administration, the employee’s retirement system and COLA are also under attack.

Our Public pensions are under attack from groups funded by the super-rich, Koch Brothers, who fund Americans for Prosperity, the Mercer Family, who fund the Heritage Foundation, PEW, affiliates of the TEA Party, US Chamber of Commerce and many more which I will write about in future articles, as to who they are, who funds them and why. As the old saying goes ‘Know your friends well but really know your enemies better.’

Opponents of our public pensions are ignorant or have little understanding of how are pensions are funded. Some policymakers who buy into the misleading information about unfunded liabilities, computed using rate-of-return assumptions designed for private-sector companies overlook the damage that dismantling of public pension inflicts on the economy. It seems that opponents have little or no understanding of how public pensions are funded. We rarely hear or read about the fact that an increasing proportion of pension fund money comes from investment earnings. For example in 1940, 43% of the pension fund came from employee contributions, 35% came from employer contributions, and 22% from investment earnings. In 2014, 7% came from employees, 17% came from the employer 76% from investment earnings, in other word 76% funded liability, more clearly, more than \$3 out every \$4 coming into public pension funds comes from investment earnings.

Even better news, for the Los Angeles Fire and Pension Fund, we are currently at 94% funded, which

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Our Pension . . .

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means for every \$100 contributed to our pension fund, \$94 comes from our investment earnings. The results of our earning efforts are not an accident or luck, it comes from the great effort of our very knowledgeable Pension Commissioners in closely supervising the pension fund managers. Also, one of great reason we were able to recover from the Great Recession was due to a federal law called the Dodd-Frank Wall Street Reform and Consumer Protection Act, which unfortunately was just repealed on October 25, 2017. I see storm clouds forming in the distant, I hope I'm wrong.

Just to make certain you understand the term unfunded liability which is the amount, at any given time, by which future payment obligations exceed the present value of funds available to pay them. Right now the Los Angeles Fire and Police fund is 6% unfunded. Believe it or not, this amount is of little concern, because our investment strategy is based on 30 years out. If the City of Los Angeles was a traditional private employer they might have some concern, because most business last from 3 to 5 years, their investment strategy would be 1 year to 3 years and maybe 5 years. I know it's complicated, so is 'Obama Care.'

Another item that needs to be monitored are the corporate tax breaks, which are given in the name of economic development, affect the tax base for public goods and services that benefit all workers and employers. This brings to mind when during the Great Recession hit in 2008, states from across the country were trying to lure businesses to their state. One big industry that was sought after was the motion picture industry, as it turned out for every \$100 tax break Michigan gave the motion picture industry they realized \$10 in actual revenue in return. In other words \$90 loss was shared with law enforcement, fire safety, schools, libraries and other public services. I



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say again to other states, especially California, with regards to tax policies, corporate subsidies and loop holes, all in an effort to attract businesses, are these policies really paying off, are we really getting a bang for our hard earned dollar.

Another example to watch is Amazon's next move, which in all probability will be Denver, Colorado. And of course they are being lured with giant tax cuts. Already Colorado's pension cost are 48 percent of the revenue lost from its corporate tax structure, the outlook does not look good at all.

One of the tools to monitor this issue of corporate tax subsidies is a new public-sector accounting rule called GASB (Governmental Accounting Standard Board) Statement No. 77. It is a new public accounting rule, now in effect, has the potential to reveal in detail how corporate tax breaks granted in the name of economic development affect the tax base for the public goods and services that benefit all workers and employers. It also has the potential to reveal whether the poor pay more. That is, do cities with the least-funded schools and other challenges pay the most in tax give-a-ways in an effort to compensate for their 'business friendly attitude.'

To say the least GASB Statement No.77 is by far one of the most important tools/rules that will insure the longevity and prosperity of our pensions.

At your Service, Always
Albert "Al" M. Ruvalcaba

PS: I really need your feedback; what do you want know about your pension. Email Al.Ruvalcaba@aol.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.

2017 Venice/Pacific Holiday Luncheon

Wednesday, December 13, 2017 at 11:30 hours

Ports O'Call Restaurant

1199 Nagoya Way, Berth 76, San Pedro, CA 90731

Come join us in our fabulous location with a view
of the LA Harbor and the USS IOWA

Buffet style lunch with round table seating, full cash bar and free parking

**Baked Salmon and Sliced London Broil, Steamed Veggies, Garlic Mash,
Choice of three amazing Salads. Coffee, tea and desserts.**

**\$35 includes buffet, tax and tip *MAKE CHECKS PAYABLE TO: Pete Waack,
21414 Berendo Ave., Torrance, CA 90502-1835.**

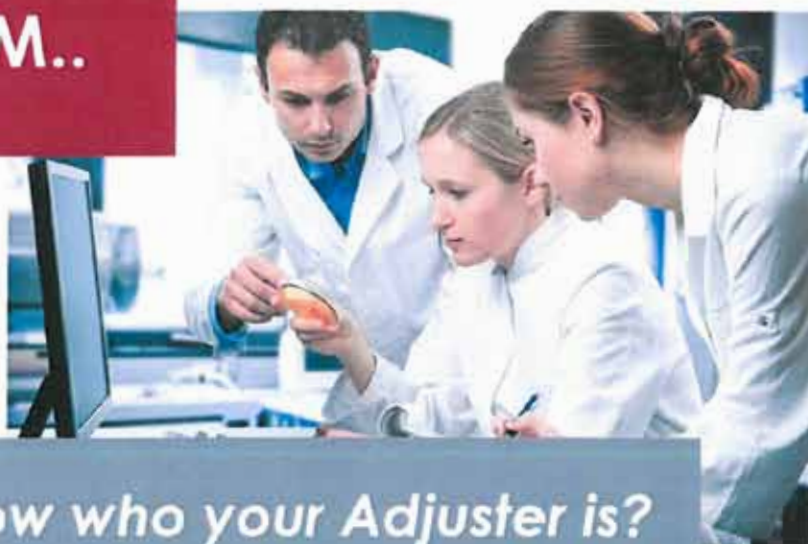
Deadline to mail checks: December 7, 2017

Any questions contact Ret. Det. Pete Waack via email: Lp16159@aol.com



B2V, April 1989 6th Place in the 800 years category

**FOR YOUR
WORKERS'
COMP CLAIM..**



*Need to know who your Adjuster is?
Do you know your claim number?*



***Call our new information line!
(866) 842-1547 ext. 2333***
Monday-Friday, 8:00 AM-4:00 PM



P.O. Box 29106
Glendale, CA 91029
(626) 407-0400
thomas.hacker@tristargroup.net



LOS ANGELES RETIRED FIRE AND POLICE ASSOCIATION

General Membership Meeting

When: June 6, 2018 - 10 am – 12 pm
Annual Bar-B-Que to follow
12:00 pm – 3:00 pm

Where: Grace E. Simons Lodge

Speaker: TBA

When: September 5, 2018

Where: Grace E. Simons Lodge

Speaker: TBA

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

***** SPECIAL ANNOUNCEMENT *****

**THE HOLIDAY CELEBRATION IS BEING
HELD ON A SATURDAY THIS YEAR.**

Special Events

Holiday Celebration Luncheon

When: **SATURDAY, December 9, 2017**

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: Dec. 21, 2017

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

Where: Madonna Inn, 100 Madonna Rd.,
San Luis Obispo, CA

When: March 15, 2018

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

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

Contact: Ramona Voge - ramonavoge@gmail.com

zPhone: (805) 203-5066 (hm) or (805) 400-5353

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

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 MONTHSWhere: Palermo's Restaurant
1858 N. Vermont, Los Angeles, CAWebsite: www.iapoasc.orgEmail: iapoasc@gmail.com**LAS VEGAS BLUE LINE GROUP**When: First Wednesday of every month
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@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**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 15

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

Contacts: Guy Bourgeois #16863 – 714-267-3951

Email: 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
 10:30 a.m.
 Where: Lamplighter Restaurant
 DeSoto at Nordoff St.
 Northridge, CA
 Contact: Marci Brewer (818) 347-6783 or
 marcibrewer@gmail.com

WEST-END INLAND EMPIRE BLUES

When: 9:00 a.m. - Last Thursday of every
 month (*Holiday Schedule)
 2016 Meeting Schedule:
 *November 17, *December 15
 2017 Meeting Schedule:
 January 26, February 23, March 23,
 April 27, May 25, June 22, July 27,
 August 24, September 28, October 26,
 November 16, December 14
 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

In Memoriam

Fire Side

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Roy D. Ward	7/16/2017	John F. Gamrat, Jr.	9/7/2017	Richard E. Gault, Jr.	10/9/2017
Harvey W. Rust	8/9/2017	Larry G. Thomas	9/9/2017	William D. Rose	10/9/2017
George L. True	8/11/2017	Jack Vanderlaan	9/14/2017	Ray L. Johnson	10/10/2017
James G. Mills	8/12/2017	Herbert M. Brunwin	9/28/2017	Anthony Lapalio	10/11/2017
Jimmie J. Salazar	8/16/2017	Jack C. Baxter	9/30/2017	Susan Nunnally	10/17/2017
John A. Wilmes	9/5/2017	Ralph G. Nelson	10/4/2017		

Police Side

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Richard L. Lane	7/17/2017	Thomas A. Yost	8/11/2017	Richard E. Haberland	9/25/2017
Stephen Deshon	7/18/2017	Serial: 11694		Clifford E. Dow	9/26/2017
Albino Hernandez, Jr.	7/19/2017	Theodore G. Spruill	8/13/2017	Serial: 16184	
Terence L. Kibodeaux	7/22/2017	Serial: 7737		Albert J. Ventura	9/29/2017
Terry D. Pierce	7/26/2017	Thomas R. Andrews	8/16/2017	Robert M. Smitson	10/4/2017
Kenneth W. Wheeler	7/28/2017	Serial: 12832		Willard J. Lehman	10/10/2017
Julio C. Estrada	8/2/2017	Willard L. Meek	8/16/2017	Ray I. Peabody	10/10/2017
Serial: 37432		Thomas E. Thompson	8/18/2017	Thomas L. Carr	10/12/2017
R.J. Waddy	8/2/2017	Serial: 22054		Serial: 14814	
Serial: 11687		Gary A. Lee	8/27/2017	John Rubalcava	10/13/2017
Richard J. Fox	8/5/2017	Serial: 11407		Clarence D. Brown	10/14/2017
Serial: 11847		Abel A. Caron	8/28/2017	George L. Hart	10/20/2017
Harold "Skip" Tucker	8/6/2017	Serial: 17734		Fred G. Valles	10/23/2017
Serial: 14413		Stuart E. Foreman	9/16/2017	Bill Bonney	10/27/2017
Francis M. Pfost	8/8/2017	James R. Leinen	9/22/2017	Serial: 33971	
Truman G. Zavas, Jr.	8/9/2017	Serial: 16703			

Fire Widows & Widowers

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Shirley E. Hoffman	7/20/2017	Alvina T. Kormann	8/16/2017	Janet M. Machale	10/4/2017
Dyann L. Bennie	8/1/2017	Virginia H. Douglass	8/23/2017	Lorraine C. Rios	10/5/2017
Margaret W. Fuller	8/1/2017	Kimberly K. Kjolrien	9/19/2017	Naomi L. Smith	10/11/2017
Muriel L. Brady	8/4/2017	Virginia E. Nelson	9/19/2017	Goldie F. Murray	10/13/2017
Viola L. Martin	8/8/2017	Doris E. Gilliland	9/27/2017		
Jennie T. Parish	8/9/2017	Jean Kime	10/2/2017		

Police Widows & Widowers

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Michele MacNamara	4/28/2017	Helen M. Mc Closky	7/29/2017	Daisy Leonard	8/30/2017
Madelon J. Brasher	6/22/2017	Juanita L. O'Dell	7/31/2017	Edith W. Snow	9/25/2017
June E. Patrick	6/27/2017	Kathleen Farnham	8/2/2017	Janell Bloemhof	10/2/2017
Faith L. Bitterolf	7/9/2017	Edna D. Kuykendall	8/6/2017	Lorna E. Darden	10/3/2017
Kathleen S. Caloia	7/18/2017	Carole C. Musulin	8/15/2017	Marilyn S. Adams	10/15/2017
Ramae Volz	7/23/2017	Mary V. Hamner	8/16/2017	Genevieve D. Kohn	10/16/2017
Theresa E. Anderson	7/28/2017	Marion E. Weld	8/20/2017		

Old Blue Running Team

By Mike McKean

The Old Blue Running Team held its initial run on Sunday, October 29, 2017 at its home course in Griffith Park. For our first meeting, we had nine participants, 4 runners and 5 support personnel. The runners were **Bart Landsman, Jackie Landsman, Bruce Hoover**, and our newest team member, **Mark Akiyoshi**. Mark retired out of Metro near the beginning of the 21st century and is a welcomed addition to the Old Blue Team. The support personnel were **Mike Arroyo, Phil Toledo, Mike McKean, Lou Page**, and **Rueben Casarez**.

As always, the weather was perfect. After the run, we went to brunch to catch up on the ‘real news.’ A long time stalwart on Old Blue, and also Race Director, **Chuck Foote**, is retiring after the 2019 run. Bart and Jackie, Co-Captains, have decided to

remain in that capacity until after the 2019 run.

The schedule for the upcoming Old Blue Team runs is as follows: Sunday, November 26, 2017, Sunday, January 28, 2018 and Sunday, February 25 2018. All of our runs start at 8 a.m. (0800 hrs), and are held at our home course in Griffith Park. We start and finish the race in the parking lot, behind the Park Rangers’ Headquarters building and can be found in that area beginning at about 7:30 a.m. (0730 hrs). Of course, after we finish the run we adjourn to our favorite brunch spot on Los Feliz Blvd and ‘dine.’ Visitors are welcome.

Old Blue is in need of additional runners. If you are retired or in the DROP program, come on out give us a look. Age is no barrier and we can help you enroll in Medicare and apply for Social Security. We are an “experienced group of seniors.”

Thanks,

Mike McKean

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

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

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Jayn.ceasar@gmail.com

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from page 19

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Serial: 20682

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Change of Address . . .

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*From Vice President
Don Forrest...*

Sad Day for the Fire Service

A Sad Day for the Fire Service... and Me

On Sunday, October 15th, my good friend, Chief Alan “Bruno” Brunacini passed away in Phoenix, AZ. This is a difficult task to try to express my feelings and admiration for this wonderful man and human being. None of my words will be adequate enough to share with you who he was and the contributions he made to the Fire Service with his leadership, philosophy and teachings. He was a gentle man with a keen wit and big heart – a natural leader, innovator and a great public speaker. No matter what the event was, ***NO ONE*** wanted to miss one of his talks.

With his unique style of leadership after promoting to Fire Chief in 1978, he “sparked” a much needed and overdue revolution in the Fire Service – not just in Phoenix. You all know the saying, “100 years of tradi-

tion – unencumbered by progress.” His leadership style was simple, smart and sincere.

“Prevent Harm-Survive-Be Nice.” Bruno was also a strong proponent and advocate for firefighter health and safety. With that knowledge and those leadership skills, he chaired and served on many NFPA Fire Service committees where some much needed improvements were addressed:

- F/F protective clothing and equipment
- Pass devices
- Breathing apparatus
- Fire ground operations
- Company staffing
NFPA “1710”
- Two in/Two out
- Apparatus--seated and belted

Too many to name in this article. I was very fortunate to have served on many of these committees with him and as Vice-Chairman on one of the Fire Service committees. How lucky I was – this great man picked me over all of the talent on the committee. Wow!!!

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Change of Address . . . *from page 21*

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Sad Day for the Fire Service ...

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How humbling...I was truly honored.

Only a short second to his passion for F/F health and safety was his philosophy regarding taking “gentle care of our citizens.” He was a dedicated advocate for “Mrs. Smith,” the name he chose to refer to ANY PFD customer. It was always “our customers” or “Mrs. Smith” – never the citizens. And when it came to dealing with local politicians – he was astute and smart enough to know that if you take good care of “Mrs. Smith,” treat “Mrs. Smith” with respect, kindness and show compassion...“Mrs. Smith” will not let the “greedy lil’ bastards” at city hall try to balance their underfunded budget by cutting the Fire Dept. budget—and we all know that drill. We’ll cut some staffing, close a few companies, maybe close a fire station or two – no pay raises – no new hires, etc. The citizens will never know. Well, you swamp dwellers at City Hall should have known that “Bruno” knew that when “Mrs. Smith” found out that HER Fire Dept. was under attack, there would likely be some “customers” showing-up at a council meeting to let the “swamp rats” know that they’re being watched – keep your greedy lil’ mits off our Fire Dept. or it’ll be adios jack-ass when you’re up for re-election.

Bruno’s brand and style of leadership was infectious with other Fire Departments across the nation with many adopting his customer service philosophy. When his 1996 book, “Essentials of Fire Department Customer Service,” was published in the “Wall Street Journal,” bosses, CEO’s and leaders from ALL industries heeded his straightforward advice.

He was, without a doubt, the finest man to EVER hold the title and rank of “Fire Chief,” bar-none...he was and always will be. I never saw “Bruno” in a jacket and tie OR in a PFD uniform with his gold badge. As any of you who knew him remember, his uniform was a Hawaiian shirt and some blue denims. And when he introduced himself, it was ALWAYS...I’m Alan Brunacini, member of the Phoenix Fire Dept.—NEVER as “The Chief.”

“Bruno” retired from the PFD in 2006, completing 48 years of innovative and passionate leadership and service.

Rest in Peace my good friend. It was an honor to know you. And to his wife Rita and his children – thanks for sharing him with us. May you find comfort in who he was and what he did.

Last, but not least, congratulations to my friend and Uber-driver, Ken Buzzell, on his election as the new Pension Commissioner to the LAFPP Board representing all us old retired fire guys and gals. He was and is the only and best person to take this position after Sam Diannitto’s long and diligent efforts in looking after our retirement interests. Ken will continue to aggressively look out for our interests in our retirement years. He’s forgotten more pension “stuff” than all the current commissions combined know collectively. All of this in spite of the fact that he went to UCLA. I was also recently informed from sources inside City Hall, that the Russians had a hand in his election. However, this has not been verified and the Attorney General is looking into the matter.

Be safe, be well and enjoy life.

Don

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



*From Director
Art Placencia...*

Nothing Like a Good Scare . . .

Nothing Like a Good Scare, Let's Be "11,000 Strong"

Hello everyone, we're going into the winter season and with it comes the holidays. It's the time when we're thinking more of friends and families.

Well, let me start off with the big ruckus over our medical plans and benefits that the Los Angeles Fire and Police Pensions Dept. was contemplating six months ago.

As part of my duties on the Recruitment Committee, I get out there and get retirees to join our Association. Well, if this medical issue coming up next year is not the best reason to join our Association, I can't imagine what is. I keep saying the best recruiter is a current member, recruiting their family members, friends or their children on LAPD and LAFD (20 years or more of active duty). We all just received a reminder of the possibility of losing providers and benefits. I would like to see as much communication regarding recruiting new members as there was when you thought you were going to lose some benefits. The issue was tabled for a

year and then it is back, just like the terminator!! We must all be ready to fight off what we know is coming back to hurt our members and their families.

We are about 8,500 current members; with all pensioners, we can be 14,000 strong!!!

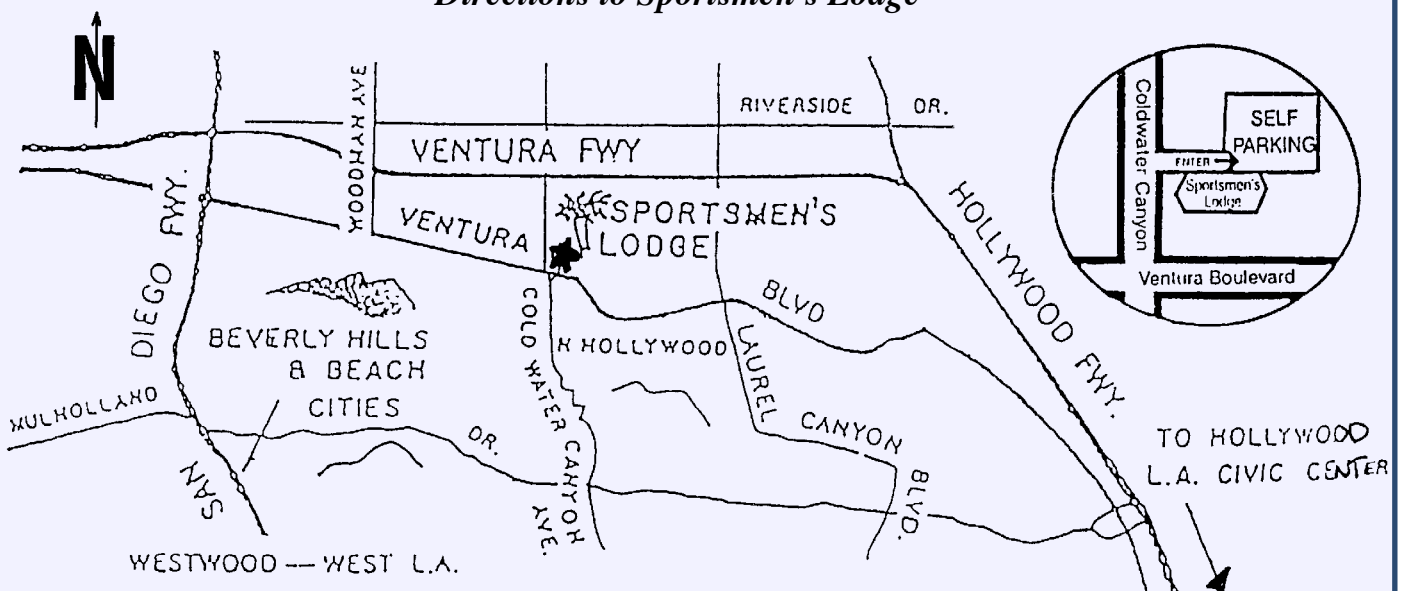
June 7th was the General Membership Meeting followed by the annual barbeque. Well, let's start with the General Membership Meeting which was well attended. The nominations for Board of Directors were announced and I was one of the nominees. At our September General membership meeting, I was re-elected for another term. I want you all to know that I will continue to be a strong advocate for our members and associations. I always say, "Your benefits and pensions are the same as mine, I fight for you and me both."

William O. Gartland retired from the Board of Directors this year and I was honored to say a few words about him. He is a man that truly supported our Association and its members. I wish him well and promise to continue his dedication to the Association.

The Barbeque was a lot of fun. We had a large turnout and we gave out some great raffle prizes. Don't forget to attend the Holiday Celebration /Christmas Party on Saturday December 9, 2017 at the Sportsmen's Lodge. We expect a great attendance and many more raffle gifts. There are so many things going on at your As-

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Directions to Sportsmen's Lodge



LARFPA Annual Holiday Celebration

Saturday, December 9, 2017

11:00 am to 4:00 pm

The Sportsmen's Lodge

12833 Ventura Boulevard, Studio City, CA 91604

Deadline for Reservations:

December 1, 2017

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

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

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

Please return this section with your payment of \$15.00 per person to:

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

Name: _____ Phone: _____

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

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

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

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

There will be no refunds given. Please send your reservation in by December 1, 2017

Nothing Like a Good Scare . . .

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sociation; if you need to contact me for any reason, call the LARFPA office and they will contact me.

The Benevolent Committee is continually evaluating assistance requests and helping our members when we can with their request. All requests are investigated and approved by the Board of Directors prior to providing financial assistance. I guess all I can say regarding some financial requests by members is that many widowed spouses don't know where their retired spouses (a lot of Cops) have their secret accounts. Come on guys, give it up and let your spouse know about the "no deduct paycheck." Just kidding, prepare and organize your financial issues. It makes it so much easier for those left behind after EOW.

The LARFPA website has been revamped and changed so look at it and let us know what you think. It is still being worked on - have some good suggestions (website address is: www.larfpa.com)? What's most important is that you log onto the website to get all of our updated information regarding benefits and pension issues. Stay in touch, know what we know.

As part of my articles, I have asked my friends at "Straussner & Sherman" to write some information concerning Workers Compensation. Please see below.

Workers' Compensation After Retirement

Not all work-related illnesses or injuries are known or discoverable prior to retirement. In fact, many times, an illness or injury caused by years on the job will not manifest until after retirement – sometimes many years after retirement. California Workers' Compensation law accounts for this, and makes it possible for the injured safety member to bring a claim against a former employer, even after he has retired. Indeed, some types of illness and injury are legally *presumed* to have been caused by work for several years after a member has retired. This article explains the options available to the retired member who suffers from a work-related injury.

Foremost, the law allows *any* retired employee to claim a *cumulative trauma* injury within one year from the day where the employee first knows, or suspects, that his injury was caused by work and first suffers disability as a result of that injury. In more plain terms, the

law acknowledges that some injuries do not occur on a specific date, but instead develop over years of "micro-trauma" or wear and tear. These injuries can range from a bad back due to years of wearing a Sam Browne Belt or SCBA, to cancer after years of carcinogenic exposures. The law also indicates that a retired member, just like an actively employed member, can file a cumulative trauma claim when he first realizes that there is an injury – even if this realization does not occur until well after retirement.

To prove an injury that arose after retirement is work related, the injured member must have medical evidence demonstrating that his injury was *probably* caused, at least in part, by the years on the job. The member secures this proof by attending a medical-legal evaluation, where the evaluating doctor is required to consider the work place exposures that the member endured while working. If the doctor believes even one percent of the member's injury was *probably* caused by his time working, then the member's claim is validated and will be accepted by the employer.

Frankly, finding that a safety member's injury or illness was at least partially caused by years of work exposures is not a very difficult determination for doctors. However, the injured member's burden of proof becomes even easier if the injury in question is a type of injury that is *presumed* to have been caused by work and if the member has only been retired for a certain amount of time.

Safety member presumed injuries vary, but include cancer, heart trouble, low back injury (police member only), hernia, blood borne, infectious disease, etc. If an injury is *presumed*, a member does not need to prove that his work caused the injury. Instead, the employer has to *disprove* that the injury was caused by work. The presumption works in the member's favor and applies, with certain exceptions, throughout the member's career. But are injuries presumed work-related after a member retires? The answer is yes, but only for a certain amount of time following retirement.

The rule is this: for each year a member actively works the injury presumption extends for *three months* after retirement for up to *five years*. The exception is the cancer presumption, which can extend for up to *ten years*, depending on how long the member was on the

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*From Director
Paul Enox ...*

Mentionable Musings . . .

I don't think I'd get much argument from the membership about the need to take care of our families, especially our spouses. Yet, over my years as a member of the board of directors, I have encountered, from time to time, shocking examples of members who have not taken care of their spouses. And this negligence does not manifest itself until the death of a member.

I cannot emphasize enough the need to sit down with your spouse and go over the things she/he needs to do upon your passing. Failure to do some of these things in a timely manner can end up being the source of needless stress and suffering for the surviving spouse.

Nothing Like a Good Scare . . .

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job. So, if a member worked for 20 years he will have the injury presumptions extend for five years post-retirement. If the member worked for 40 years he will reach the maximum ten-year extension of the cancer presumption.

However, it is important to remember that even if an injury is not presumptive, or is no longer covered by the presumption, the injury may still be considered work-related if a medical professional believes the injury was, at least, partially caused by work exposures.

If you are dealing with an injury or illness you even suspect was caused by your years working, contact a workers' compensation attorney to determine if the injury is presumptive, or if there is otherwise an opportunity to prove your injury is work-related. A successful workers' compensation claim can mean lifetime future medical care, reimbursement of personal expenses, and financial benefits for you and your family. Consultations regarding your rights are free and require no commitment. Good luck and enjoy a happy, healthy retirement!

Benjamin Helquist, Esq.

"Straussner & Sherman" Law offices

Let's start with retirement. More specifically the Deferred Retirement Option Plan (DROP). For those of you who are not aware of it, and we are currently dealing with the fallout of a member apparently not being aware of it, when you enter DROP you have officially retired. Therefore, if you get married after entering DROP your new spouse will not be eligible for the surviving spouses benefit. Therefore, you need to plan accordingly.

Make sure your spouse is aware of what decisions you've made about monies you've accrued in Deferred Compensation and DROP. Ideally you have made these decisions in concert with your spouse, but we have run into situations where a member has died, and the surviving spouse was clueless about what happened to the Deferred Compensation and DROP monies.

Make sure your spouse is aware of the need to make timely notifications upon your death. Failure to make timely notifications can lead to undesired outcomes like delays in receiving surviving spouse benefits from the Pension Department and the Federal government.

We provide all members with a Membership Roster. An important feature of that roster is that there are pages provided with important phone calls that a surviving spouse needs to make as soon as possible after your death. Please make your spouse aware of this information.

Finally, if you have not done so, sit down with your spouse and put together a plan of action for her/him upon your death. I prepared a CD for my wife that contains ALL of our financial information, such as important entities to be contacted as soon as possible; account numbers; safe deposit box information, investment brokers' contact information, etc.). I update the CD every six months; therefore, the information is never more than six months old at the oldest.

And there are very practical financial reasons for your surviving spouse to know whom to call and to do so in a timely manner. Any entity providing payments to you, such as the Pension Department, will recover funds paid out as if you were still alive, due to lack of timely notification of your death.

Obviously, the days and weeks immediately after your death will be a very stressful time for your surviving spouse. Your goal should be to make sure you have done everything you can do prior to your death to lessen the stress. Surviving spouses deserve no less.

Pension Issues . . .

By George V. Aliano,
Pension Commissioner, Elected Retired Police Member

Sam Diannitto, Retired Assistant Chief, Los Angeles Fire Department:

I am certain that the L.A. Retired Fire and Police Association Board Member Ken Buzzell will write to you concerning the accomplishments and contributions made by Pension Commissioner Sam Diannitto. Ken and I worked together when he was President of the United Firefighters of L.A. and I was President of the Police Protective League. I strongly endorse Ken as the elected Retired Fire Member. It will be a pleasure to work closely with him again on our Pension Commission. He's a strong advocate for you and very knowledgeable on Pension issues.

I would also like to add my comments concerning Sam's relationship to me during our years on the Pension Board together. Sam was an active member of the Pension Board while I was on the Board of the Los Angeles Police Protective League, so our relationship goes back many years. When the Charter was changed to allow retired firefighters and police officers to be elected to the Board, Sam was easily elected, and re-elected many times to the position.

When I decided to run for the Retired Police position, Sam was a great help to me and was my mentor. Once I was elected Sam and I had agreed on many issues confronting the Board and our members. He provided advice on getting matters on the ballot and how to approach issues even though we were outnumbered by the majority of the Board who were appointed by the mayor. The appointee's positions may have had a more political viewpoint that wasn't always favorable to our members. Sam had great insight into all the aspects of pension business and is respected by the staff and stakeholders of the fund.

Sam will have retired from the Pension Board by the time you read this, but after over 42 years of serving you, he's earned our utmost appreciation and he deserves the rest.

I have and always will respect Sam for the way he

approaches the responsibilities of a commissioner's job and for the way he always showed his true adherence to his fiduciary duties. I will miss Sam a great deal and I wish him and his wife Alice good times in the future. His many years of serving you on the Pension Board as an active and retired representative will go unmatched in time alone, as will his strength and dedication on our behalf. The best to you Sam.

The California Rule:

A few years back I wrote about the California Rule, which was established in 1955 and ensures that public employee pensions are vested rights you are given when hired. I believed that was our protection against changes to our agreed upon pension benefits and had been confirmed in court cases and therefore was a bedrock rule. Well, I missed the mark. It has recently been challenged and lower courts have ruled that our pension rights can be adjusted downward by "reasonable" interpretation. In other words, an individual's future pension could be changed if you're given something of equal value... whatever that means. This lower court decision now goes before the California Supreme Court for their opinion. If they uphold the lower court ruling advertising for police and fire recruits will look a lot different than today. There will not be any guarantee of what your pension will look like if it can be changed after you've served several years and adjustments can be made...you might not recognize what you signed on for. Why the courts would undo what was agreed upon is beyond me, since all the benefits were agreed to while either being negotiated or being passed on the ballot by the voters. It's not as if the Cities don't know at the time what the costs or results will be because everything is reviewed by actuarial experts before settling on these benefits. The unfunded debt or perceived mess cities find themselves in shouldn't be a shock, however, they seem to be caught unaware and see the need to make adjustments midcourse to pension promises. I can't wait for the High Court's decision, and the trouble it will cause if it endorses the lower courts' rulings. It doesn't look like it will impact those who have already retired.

Take Care Colleagues,
George V, Aliano

7 Foods That Fight Inflammation

Many chronic diseases, including heart disease, cancer and obesity, have been linked to inflammation, part of the body's immune response. When inflammation is out of control, it can affect the brain. "Substances secreted by certain immune-system cells spill into the bloodstream and enter the brain," says Caroline Apovian, an endocrinologist at Boston University School of Medicine. "Once there, they damage the brain's nerve cells, affecting memory and thinking skills."

But you can do something to help yourself. Switch out refined carbs, sugar-sweetened beverages, fried foods and processed meats for fruits and vegetables, whole grains, and healthy fats and proteins to help quell inflammation. The seven foods below are rich in anti-inflammatory compounds. If these don't please your palate, we've given you plenty of other options that are rich in the same brain-boosting vitamins, minerals and compounds.

Pineapples

Underneath its spiny exterior, pineapples pack a brain-boosting wallop. Bromelain, an enzyme found only in pineapples, keeps blood platelets from sticking together and forming clots. These clots can break off from artery walls and interrupt blood flow to the brain, setting you up for a memory-damaging stroke, Apovian notes. Pineapples are also rich in folate (aka vitamin B9), which can help make you more alert and better able to focus.

Other foods rich in bromelain: There are none. Pineapple is the only edible member of its plant family.

Other foods rich in folate: lentils, spinach, black beans, broccoli.

Purple Potatoes

These gemlike spuds are about as big as a Ping-Pong ball, but don't let their size fool you. Purple potatoes have many times the antioxidant power of their cousins, white and yellow potatoes. Studies have found that the plant pigments that give them their lovely color, called anthocyanins, may improve memory and prevent age-related muddled thinking. Also, their high levels of folate help lower levels of the amino acid homocysteine, which can damage brain cells. Pretty good for such a tiny tater.

Other foods rich in anthocyanins: Blueberries, strawberries, red and purple grapes, red cabbage.

Celery

Celery does more than serve as a swizzle stick for your glass of tomato juice. The stalks are packed with a plant compound called luteolin, which calms a type of immune cell in the brain and spinal cord that works to keep the brain in good working order. Luteolin is linked to lower rates of age-related memory loss, according to a study reported in the *Journal of Nutrition*. Because the study was carried out in mice, more research needs to be done to see if the results can be replicated in humans.

Other foods rich in luteolin: carrots, parsley, parsnips, green peppers.

Cucumbers

Cucumbers provide a substantial amount of potassium along with their crunch. This mineral plays a key role in helping brain cells communicate with each other. Low potassium levels have been associated with mood problems and depression, according to an article in the *British Journal of Nutrition*, and a diet high in potassium helps relieve symptoms. Cucumbers are also a valuable source of fisetin, an anti-inflammatory plant compound that helps protect the brain's nerve cells from age-related decline, at least in mice.

Other foods rich in potassium: bananas, mangos, pears, cantaloupes.

Other foods rich in fisetin: strawberries, apples, grapes, onions.

Raisins

Raisins are among the top food sources of boron, a brain-boosting mineral. "Among its other benefits, boron improves mental alertness, short-term memory and focus, and even affects eye-hand coordination and dexterity," says Forrest Nielsen, retired research nutritionist at the Grand Forks Human Nutrition Research Center in North Dakota. You probably won't learn to juggle four balls at once just by eating a handful of raisins, but this fruit (and a lot of practice) will set you on the right path.

Other foods rich in boron: chickpeas, almonds, walnuts, avocados.

Pumpkin Seeds

Pumpkin seeds are one smart snack. They're rich in zinc, a mineral vital for memory and thinking skills.

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4 Amazing Reasons to Pet (or Own) a Pet

In a bad mood? Try petting a dog for a few minutes. It doesn't matter if it's yours or someone else's. What's important is that you like animals and that Fido's friendly. Petting perks run the gamut from physical to psychological and emotional.

Here are four reasons petting a pet is good for your brain health.

1. They flood your brain with a feel-good hormone.

A review of 69 studies on the effects of human-animal interaction published in *Frontiers in Psychology* concluded that the simple act of stroking a four-legged friend can yield significant benefits. A common thread in the research was an increase in a brain hormone known to lower stress hormone levels, bringing about feelings of calm, trust and relaxation. "We concluded that the activation of the oxytocin system, mainly via touch, is the key factor in explaining many of the effects of human-animal interaction," says lead author Andrea M. Beetz, a psychologist with the University of Rostock in Germany and the University of Vienna in Austria.

2. They help you stay social.

"Animals are a wonderful social partner that provide the feeling of being needed," Beetz says. A recently released report by AARP's Global Council on Brain Health — an independent collaborative of scientists,

health professionals, scholars and policy experts — confirms the social virtues of pet interactions, describing dogs as social icebreakers that serve as a conversation trigger between strangers. As a result, dog walkers are more likely to experience social contact and conversation with other people than walkers without pets. This is particularly important for individuals over age 50 who may be empty nesters or might have lost a partner, says Kate Hodgson, a staff member in the department of continuing professional development, Faculty of Medicine, at the University of Toronto.

More than half of adults 40+ own a pet, according to the 2016 AARP Social Engagement and Brain Health Survey, which examined factors that influence social engagement, isolation and loneliness. While most pet owners say that their animal of choice offers them companionship, dog-only owners feel more strongly about this than cat-only owners.

Don't own a pet? You can still reap the social benefits by offering to walk a neighbor's pet if they're ill or on vacation. Or consider earning a little spending money by listing your dog-walking services on an app like Wag! or a site such as Care.com.

3. They encourage healthy habits (and help you break bad ones).

One benefit of pet ownership is increased physical activity. A three-year study published in 2009 found that

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7 Foods That Fight . . .

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They're also packed with magnesium, a mineral that fights inflammation and contributes to the creation of new brain cells. In addition, pumpkin seeds contain a hefty amount of tryptophan, an amino acid that the body converts to the good-mood chemical serotonin. As if that's not enough, pumpkin seeds contain a wide variety of antioxidants that may slow brain aging.

Other foods rich in zinc: oysters, poultry, cheese, peanuts.

Other foods rich in magnesium: spinach, sesame seeds, cashews, navy beans.

Other foods rich in tryptophan: asparagus, yogurt,

salmon, cashews.

Artichokes

Artichokes are a good source of vitamin K, which plays a key role in what scientists call "episodic memory," the ability to remember such things as where you left your keys or what you ordered for dinner last night. According to a study in the journal *Neurobiology of Aging*, vitamin K also helps speed communication between brain cells. What's more, artichokes relax arteries, allowing more oxygen to reach the brain — which translates into better thinking.

Other foods rich in vitamin K: broccoli, parsley, spinach, Swiss chard.

AARP 2017

Los Angeles Retired Fire & Police Association

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4 Amazing Reasons . . .

from page 30

there were significantly fewer obese dog walkers when compared with both owners who did not walk their dogs and nonowners. Another health benefit: fewer doctor visits. Surveys of pet owners compiled by German and Austrian researchers suggest that pet owners make about 15 percent fewer annual doctor visits than nonowners. What's more, having a pet at home could alleviate the need for antidepressants because pets help to normalize brain chemistry.

In addition to encouraging good habits, owning a pet may also help you part with some bad ones. Hodgson, who's both a vet and a researcher, coauthored a 2015 review published in the *Journal of the American Board of Family Medicine* that found people are more motivated to break bad habits such as smoking when they have pets at home. "Once people know about the negative effects of second-hand smoke on pets, they'll



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stop to protect the pet," she says.

4. They help reduce stress and anxiety.

Beetz's review found that human-animal interaction leads to a reduction of stress-related measurements such as cortisol, heart rate and blood pressure, as well as self-reported fear and anxiety. Her research cites one study in which elderly residents of a nursing home with a resident dog reported less tension and confusion, compared with residents of a home without a dog. While many animal studies are small and more research is required, there's no doubt that running your fingers through fur can have a calming effect. In fact, Hodgson often uses animals to teach mindfulness techniques. "We found with animals, the warmth and softness of fur, and in this case a cat's purr, really help you stay focused and remain in the moment."

— Michele Shapiro

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