



LARFPA

NEWSLETTER

Winter 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

It is now November and Thanksgiving is just days away. Next will come December and Christmas. Both Thanksgiving and Christmas are the times of the year that being thankful for our blessings is foremost in our minds. It's a great time of year for the whole family.

We, as retired firefighters and police officers, and our families, have many additional reasons to be thankful. First, we had great careers serving the citizens of Los Angeles. Think about the great people you worked with. Friends for life even as they scatter around the country. It's always thrilling to meet an old partner that you haven't seen for years. Secondly, of course, the benefit that allows us to have these blessings is our monthly pension check. We wish it could be more until we think of people who have little or no pension check.

As this publication has mentioned many times, our

Continued on page 2

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.

Special Event

ANNUAL HOLIDAY CELEBRATION

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

Where: Sportsmen's Lodge, Studio City, CA

LARFPA Meetings and Events

General Membership Meeting

When: June 5, 2019 – 10 a.m. – 12 p.m.

(Annual BBQ to immediately follow)

Where: Grace E. Simons Lodge

ANNUAL BAR-B-QUE

When: June 5, 2019 – 12 p.m. – 3 p.m.

Where: Grace E. Simons Lodge

(Following the General Membership Meeting)

General Membership Meeting

When: September 4, 2019 – 10 a.m. – 12 p.m.

Where: Grace E. Simons Lodge

Coffee, donuts and catered lunch provided free of charge

ANNUAL HOLIDAY CELEBRATION

When: December 7, 2019 – 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

Inside:

Updates from My Corner p 3

Health Insurance Options Update p 6

It's Christmas. Let's Talk p 9

Merry Christmas and Happy New Year p 12

Membership Update Form p 27



*From Vice President
Don Forrest...*

Greetings from Retirement Land

Greetings from Retirement Land. Another winter holiday season upon us. Ho! Ho! Ho! Early in October I had to pick-up some items at Costco and Home Depot and found myself in Santa's workshop – aisle after aisle of Christmas "stuff." Something must be wrong – maybe I overslept a couple of months. I looked at my watch, and, yes, it was still early October. I hadn't even bought any trick or treat candy yet. I wonder – did Jesus sign off on this?

I was under the weather a couple of days ahead of our last Executive Board Meeting. I called in and had the ladies in the office put me off "SK-24." A few days later, I got a call from Nurse "Mo" from our office – checking on me to see how I was doing and wondering if I was feeling any better. I was. Then she asked me if I was going to submit an article for our next newsletter? Yes, I was planning to. "When is it due, Mo?" "Well, Don, it's due November 1st... yes, that would

be today." Holy crap-I feel sick again. Sorry, Mo, I'll have it to you by the end of business on Monday – "Scouts Honor." She did, however, make me feel better when she told me I wasn't the "Lone Ranger," and that several other Board members were "MIA" also. I'm glad I'm not the only deadbeat.

I'm sure most of you are aware of the outcome of the attack on our pension benefits. Over the years, all of us in the LAFPP were under the assumption that our pension fund and benefits were established for our retirement. We paid into it and earned it. We all expected the LAFPP, it's General Manager, commissioners and investments would be taking care of business—seeing that the plan was properly funded and invested to ensure it remained sound and that we would be collecting our well-earned pensions without worry at retirement.

The attack on our pension benefits, at least for the time being, is over. We prevailed this time. It's been going on for months. Finally, after months of negotiations and meetings, the LAFPP Board of Commissioners and the General Manager approved a five-year contract for ALL associations representing fire and police. This, at least for now, ends the attack and attempt to

Continued on page 3

President...

from page 1

pension and health benefits are always under attack. Mayors and members of the City Council continuously are searching for ways to reduce our benefits. This year, the Fire and Police Pension Board wanted to take over control of our health benefits. All our member organizations rallied together to combat what would have been a colossal reduction in our present health coverage.

The Police Relief Association, which I have been a member of since October 1957, the Fire Relief Association, the Protective League, UFLAC and the Los Angeles Retired Fire and Police Association were all involved in the bargaining. As a result, our health plans were continued for another five years. Nothing changes in our

coverage which I find a very big blessing. In the last seven years, I've seen dozens of doctors for different ailments. Starting over finding the right medical personnel would be very difficult. I can now breathe easy.

So, a big blessing is having these associations represent us when we couldn't do it ourselves. Bless them for their hard work and all the members that wrote letters and attended board meetings letting the Fire and Police Pension Board know the importance of our health plans to the retired members.

As we approach the holiday season, we have these blessings to celebrate. However, we have to be vigilant to maintain our status.

I hope we see all of you at our Holiday Celebration on December 8th at the Sportsmen's Lodge. It's always a great event.



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Produced by Kenco Graphics.

Greetings from Retirement Land

from page 2

reduce and change retiree medical plans.

This was made possible by the hard work, dedication and collaboration of the LAFRA, LAPRA and LAPPL with the support from our organization, the LARFPA. On top of the effort that made this happen was – Bob Steinbacher (LAFRA), Kevin McCarthy (LAPRA) and Corina Lee (LAPPL). In addition, thanks to all of you who sent e-mails to the LAFPP and the “General Manager,” citing your displeasure with their attempt to diminish and remove our current healthcare providers and their respective plans. Thanks to you all for hanging tough with us during this battle. Keep your guard up though – we won the battle – but not the war. The mayor and his appointed students on the LAFPP commission are **NOT** looking after our interests. They think their job is to save the city money – not manage the LAFPP. We know and they know our system is **well-funded and invested** and is one of the **TOP** performing pension funds in the country. But – you know the saying – “I’ll be back.”

Oh, yes – some of you may be wondering where UFLAC was during this battle??? Good question. **Maybe** the UFLAC members need to be asking this question. They, too, will be retired someday. Another important question to be asked is: Why is Rubin Navarro (commissioner elected by active fire members) all too often voting on the wrong side of the fire and police issues? He should be supporting us instead of siding with the mayor’s puppets. An old Woody Guthry song comes to mind... “Which Side Are You On?” Get back to supporting the members who put you there as their voice. Shape up or ship out!! We can help you with either one of those choices.

Lastly, thanks to Commissioner Buzzell-aka Commissioner “F-Bomb,” who, true to his nature, has been diligent in pointing out to the “wayward” commissioners, the errors of their ways and point them back to their duties and remind them of what their real responsibilities are as LAFPP Commissioners – Good Luck, Ken.

Be safe – stay well – be nice,

Hug a friend or your dog,

Don



From Director
Garrett W. Zimmon ...

Updates from My Corner . . .

Great News! Retiree Health and Dental Plans will continue to be provided through your LAPD and LAFD Relief Associations, LAPPL, and UFLAC.

Background:

It has been around 18 months since the LA Fire and Police Pension (LAFPP) Commission Board announced its intention to look at other Medicare supplemental policies for Police and Fire retirees. It started with an RFP to identify health programs for the LA Port Police, LA Airport Police, and a small number of police retirees who had been in the City of LA Employee Retirement System. (LACERS); but quickly morphed into looking at ways to save money by also examining the current retiree medical plans for LAPD and the LAFD.

Note: The LA Port and LA Airport Police were included in the LA Fire and Police Pension System through the passage of LA City Proposition SSS in 2016. Around the same time, LACERS announced it would no longer cover a small number Police and Fire retirees who were still in the LACERS pension system.

In 2017, Kennan Associates was awarded a Request for

Continued on page 4

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

Updates from My Corner

from page 3

Proposal to identify health plans that were equal to or better than the current plans offered to LAPD/LAFD retirees. However, a Director of the LA Retired Fire and Police Association (LARFPA) strongly criticized the recommendation that the two primary plans identified by Keenan and Associates (SCAN and Labor First/United America) were equal to or better than the existing plans. Based on the LARFPA's Director's vehement concerns, police and fire retirees were encouraged to send letters/emails to the LAFPP Commissioners and/or to also make personal appearances at the June 15, 2017, Board meeting to demonstrate their opposition to the RFP recommendations.

Clearly, the Board took note of the solidarity of the retirees, and as a change of tactic, formed a working group (later formalized as an Ad Hoc Committee on Retiree Health Plans). The intent, of the Ad Hoc Committee as described in an August 14, 2017, report from the General Manager of the LAFPP, was to bring together all stakeholder groups to discuss the current retiree health plan programs, explore cost savings measures and provide recommendations to the Board. That report also stated that "the review process (of the Kennan recommendations) also found that potential savings could be realized by the LAFPP and pensioners if enrollment was applied to the entire retiree population as opposed to just one small group." Of note, the LAFPP Board expanded the review even though the LAPRA had already agreed to absorb LA Port and Airport Police, and the LACERS members were similarly accommodated by existing LAFPP approved health plans. Beyond doubt, the focus of the LAFPP Board moved solely to reducing costs.

Why a Contract?

Sometime in 2017, the newly assigned Deputy City Attorney (DCA) to the LAFPP Board noted that LAFRA, LAPRA, the LAPPL and UFLAC (hereafter referred to as Associations) had been administering LAFPP approved health and dental plans through operating agreements.

The DCA advised that instead, the Board was required to have signed contracts with the Associations.

Continued on page 5

STANDING COMMITTEES 2019

GENERAL COMMITTEES

FINANCE:

Fire: Jimmy Hill, Dave Marino
Police: Dan Watson

OFFICE

Fire: Lee Kebler, Dave Marino
Police: Jim Mateer, Dan Watson

PUBLICATIONS:

Fire: Greg Newland
Police: Al Ruvalcaba, Art Placencia

SOCIAL:

Fire: Bob Olsen, Don Forrest
Police: Art Placencia

BENEVOLENT ASSOCIATION:

Fire: Don Forrest, Bob Olsen, Tom Brennan
Police: Art Placencia, Debra Winter, Todd Reingold

PENSION:

Fire: Lee Kebler, Tom Brennan
Police: Al Ruvalcaba, Garrett Zimmon

LIAISON COMMITTEES

FIRE RELIEF:

Lee Kebler, Bob Olsen, Dave Marino

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:

Dan Watson, Debra Winter, Jim Mateer

SPECIAL COMMITTEES

BYLAWS:

Fire: Bill Quinn
Police: Don Vincent

WEBSITE:

Fire: Greg Newland, Bill Quinn
Police: Garrett Zimmon

FIRE MEMORIAL:

Bill Quinn, Lee Kebler, Don Forrest

ELECTIONS:

Fire: Greg Newland, Lee Kebler, Dave Marino
Police: Garrett Zimmon

RECRUITMENT COMMITTEE:

Fire: Jimmy Hill, Greg Newland
Police: Art Placencia, Garrett Zimmon

WORKER'S COMP:

Fire: Don Forrest
Police: Garrett Zimmon, Debbie Winter

Updates from My Corner

from page 4

Thus, starting in January 2018, under direction from the Board, staff from LAFPP started discussions with the Associations with the goal of having signed contracts from all Associations by July 1, 2018. Paramount to those discussions was the Board's opinion from the City Attorney that stated: The Board is legally responsible for making three critical decisions regarding the Program: (1) approving health and dental plans to be funded with subsidy dollars; (2) contracting with health/dental insurers or third party administrators to make those plans available to LAFPP retirees and eligible beneficiaries; and (3) setting subsidy amounts annually.

Note: The authority of the LAFPP Board is to approve health and dental plans as to if they qualify for the medical subsidy reimbursement from the LAFPP; not the actual health or dental plans themselves. (Yea, I know it is confusing!)

At the onset of the contract discussions, the Board made it clear it was interested in costs savings and felt it had ownership of all the claims data from all of the Associations. Regardless of the expressed intent of the Board, it was clear they wanted the claims data to be able to go out to bid for health and dental plans that would be run by the LAFPP. As to further make that point, in the middle of discussions, the LAFPP Board asked Kaiser to provide a cost bid for a LAFPP run plan that would cover all retirees within the LAFPP system.

The contract discussions were also pretty much one way; with very little give and take by the LAFPP Board. It was not a negotiation. Some Board members saw any requested changes as a refusal to sign the contracts and made threats that if the contracts were not signed by a date certain, the Board would seek to implement LAFPP health and dental programs.

On September 6, 2018, Ray Ciranna, General Manager, LAFPP, wrote staff reports to the LAFPP Board on the status of the contract negotiations with the Associations. The report also contained three possible recommended courses of Board action:

1. Direct staff to continue negotiations through September 30, 2018, with the Associations for health

plan administration services;

2. Instruct staff to research and pursue a sole source contract for Anthem for PPO and HMO medical plans, as soon as possible, if contracts with the Associations are not reached by September 30, 2018; and
3. Instruct staff to contract with Kaiser for medical plans effective July 1, 2019, if contracts are not executed by September 30, 2018.

Based on the tone of those reports, coupled with the immediate threat that the LAFPP Board was not willing to "negotiate" the contracts, LARFPA sent out information regarding the pending Board action(s) to fire and police retirees. This was a potential watershed meeting. Retirees were asked to write letters/emails to the LAFPP Board and to attend the September 6 Board meeting.

I am pleased to report that your letters, emails, and personal appearances at the Board meeting made a real impact on the Board. There was a noticeable change in attitude and demeanor by the Board members. As a result the Board directed the continuation of negotiations with the Associations, and made public comments that indicated willingness to compromise on some of the sticking points raised by the Associations.

The LAFPP Board also received information from LAFPP staff regarding the Board's request for a quote from Kaiser. The quote revealed that the costs for non-Medicare Kaiser premiums would rise significantly after 6 months (and cost more than the Association Kaiser health plans). As a result, there was no motion to go forward with a LAFPP run Kaiser health plan.

Ultimately, the negotiations yielded contracts that were acceptable to the Associations and the LAFPP Board. The contracts for LAFRA, LAPPL, and UFLAC were approved by the Board on October 18; the contract with LAPRA was approved by the LAFPP Board on November 1.

- **What does this mean to you?**

Many of you were concerned your Kaiser Health plan would be taken over by the Pension Department, or your current Blue Cross or

Continued on page 6

Updates from My Corner

from page 5

other health plans offered by your Association (LAFRA, LAPRA, LAPPL or UFLAC) would be similarly impacted. Thanks to the hard work by the negotiation team, your Association will continue to provide retirees the current health and dental plans. Thankfully, you will continue to receive the first-class service from organizations you have known and trusted for years.

- All contracts have a 5-year term. Hopefully that will end this long process of worrying about the LAFPP changing your health and dental plans.
- Only aggregated de-identified claims data will be shared and only with LAFPP's third party consultants. This means that none of your personal information will be released.
- The original desire of the LAFPP Board was that any member of the LAFPP system could obtain health or dental insurance from any of the Associations. That would have caused possible tax problems for LAFRA and LAPRA. They are Voluntary Employee Benefit Associations under the IRS Code. The LAFPP Board instead made it optional for the Associations to open their health plans to other than their member group.

LAFRA decided that all retired firefighters, LAFRA members or not, will be eligible to join the LAFRA plan.

A Special Thank You to.....

The key players that made for the successful negotiation are Kevin McCarthy (LAPRA), Bob Steinbacher (LAFRA) and Corina Lee (LAPPL) and the support staff that worked behind the scenes to assist them. They worked together to provide a united front while specifically negotiating the issues that were so important to all fire and police retirees. Your LA Retired

ALL sworn LAPD and LAFD personnel, active or retired, are now eligible to join the Los Angeles Retired Fire & Police Association (LARFPA). It is no longer required to have 20 years of service to join.



*From Pension Commissioner
Ken Buzzell...*

Health Insurance Options Update

On November 1, 2018, after more than 18 months of sometimes bitter wrangling, the issue of whether the currently available retiree health insurance options would be retained or replaced was settled going forward for the next 5 years. On that date a new 5-year contract between the Los Angeles Fire and Police Pension Department (LAFPP) and the Los Angeles Police Relief Association (LAPRA) authorizing the continued eligibility of the LAPRA's retiree medical and dental plans was approved by the Board of Fire and Police Pension Commissioners (Board).

Similar contracts were approved by the Board between the LAFPP and the Los Angeles Police Protective League (PPL), the United Firefighters of Los Angeles City (UFLAC) and the Los Angeles Firemen's Relief Association (LAFRA) on October 18, 2018. (Approved language for the contract with the LAPRA was not available in time for the October 18 meeting, thus the difference in the approval dates.)

Under the agreements, currently available medical and dental plans offered by the associations will continue to qualify for the respective subsidies. In addition, the associations that currently offer medical plans are expected to add Medicare Advan-

Continued on page 7

Fire and Police Association also took an active role in process by participating in the numerous meetings, keeping retirees aware of the issues; and calling for emails and letters to the Pension Commission and encouraging the personal attendance of retirees at key Pension Commission Board meetings. It was a real team effort by everyone.

And, a very special thank you to everyone who wrote emails and letters to the LAFPP Board and/or attended the LAFPP Board meeting(s). You made a huge impact on the Board and demonstrated solidarity of LA fire and police retirees!

Health Insurance Options . . .

from page 6

tage Plans to their list of options. For their part, the associations have agreed to provide aggregate claims data to the Board's consultant for review. This arrangement will insure confidentiality of all members' personal medical data as well as avoiding Freedom of Information Requests to gain access to personal medical data. The LAFPP will in turn drop the current efforts to come up with substitute and/or replacement medical plans.

The respective relief associations have also agreed to provide "homes" for all retired members wishing to join their respective medical plans. The LAFRA will allow all firefighters to join their plans, as long as there is no outstanding indebtedness to the association. The LAFRA has also agreed to eliminate the "7-year higher premium rule." The LAPRA has agreed to allow all retired "police system members"

LOS ANGELES RETIRED FIRE AND POLICE ASSOCIATION

BOARD OF DIRECTORS – 2018-2019

President – Don W. Vincent, LAPD

Vice President – Don Forrest, LAFD

Secretary – James "Jim" Mateer, LAPD

Treasurer – Jimmy Hill, LAFD

Directors

Fire

Police

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

Directors Emeritus

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

into their plans. This includes retired Harbor Police and Airport Police who are covered under the LAFPP.

For the record, I voted against the UFLAC contract because of the "administrative fees" charged by UFLAC.

Under the provisions of the approved contracts, the associations will be allowed to add on an administrative fee to the cost of medical and dental premiums. All of the associations, with the exception of the PPL, add an administrative fee to their "pass-through" plans. For a pass-through plan the LAFPP sends a member's subsidy amount plus the amount withheld from the member's pension check, to the appropriate association to cover the cost of a Kaiser, Anthem and/or dental plan. The association, in turn, "passes on" (sends) this premium amount to the respective plan provider; thus the term "pass-through."

In the case of the PPL, no administrative fee will be added onto the premium for the PPL's dental plan. The LAPRA currently adds a \$5 administrative fee to their medical and dental plan premiums. The new contract allows the LAPRA to increase their administrative fees over the next 4 years, ultimately bringing their administrative fee to a monthly total of \$10. The LAFRA adds on a \$10 per month administrative fee to their Kaiser medical plan premium.

In the tentative agreement that was originally scheduled to be presented at the October 18 Board meeting, the UFLAC deal called for an administrative fee of \$22 per month to be added to both their Anthem Blue Cross and their dental plan premiums.

On October 17, 2018, I was contacted by the LAFPP General Manager to see if I had received hard copies of the tentative agreements, and if so, did I have any questions. (Hard copies of the Board agenda packages are delivered to me and at least one other Commissioner.) At that time I told the General Manager that I could not vote in favor of the UFLAC contract with what I considered to be an ex-urbanite pass-through administrative fee of \$22 per month. I pointed out that the maximum retiree dental subsidy was \$44.40 per month and that UFLAC's ad-

Continued on page 8

Health Insurance Options . . .

from page 7

ministrative fee was nearly FIFTY PERCENT of that amount. I also questioned why members were being charged \$22 per month for UFLAC's medical plans when the maximum any other of the associations was charging for pass-through plans is \$10 per month.

The next day, when UFLAC's contract came up for consideration, the General Manager announced that there had been a change in the agreement. Instead of a \$22 per month administrative fee for UFLAC's dental plans, the fee would be dropped to less than \$5 per month. However, no change had been made to the \$22 per month administrative fee for UFLAC's medical plans.

Because I could not get a satisfactory answer as to why UFLAC's administrative fee was so high, I voted "no" on their contract. In the end, I was the lone no vote against approval of the UFLAC contract. In fairness to some Board members, there was a feeling that it was time to get the contracts signed and to worry about the administrative fees down the road. Those members are certainly entitled to their opinion but I disagree.

As Commissioners, our legally mandated duty of loyalty is to the plan participants and the fund, and not to specific associations, their consultants, advisors or brokers. I take that mandate seriously and will always vote in what I consider to be in the best interest of the plan members. You (retired firefighters) elected me to do the "right" thing on your behalf, and you should expect nothing less.

Now I have been told that some individuals are upset by my action. (Actually the word relayed to me was

Attention Active Members.....

In an effort to streamline our deduction process, eliminate lapses in your continued membership and support the Los Angeles Retired Fire and Police Association, unless we hear otherwise from you, your bi-weekly \$2.50 dues deduction will convert to a \$5.00 monthly dues deduction from your pension upon retirement.

"angry.") But that doesn't change the fact that as I see it, some of our members will be grossly overcharged and have money needlessly taken out of their pension checks to pay for unjustified "administrative fees."

In closing, I would like to acknowledge the efforts put for by Corina Lee (PPL), Bob Steinbacher (LAFRA) and Kevin McCarthy (LAPRA) for their efforts in working with the LAFPP staff and the Board to arrive at fair and equitable agreements.

I would also like to recognize those retired members who either showed up in person at Board meetings or sent written communications to the LAFPP to let the members of the Board know their concerns concerning the retiree health plan issues. Your presence did not go unnoticed.



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) at 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
Al Ruvalcaba...*

It's Christmas Let's Talk ...

IT'S ABOUT SUICIDE ...

I hope during this Christmas and Holiday Season all is well with you, your family and your close friends. That being said, we must never ever leave behind or turn away from our loved ones in emotional distress. Yes, I'm talking about suicide. Suicide occurs at a much higher rate during the holiday season.

While initially researching for this article it became very apparent that "WE," the Los Angeles Fire and Police community and family don't have readily recognizable hot lines for suicide prevention specific to "US."

Suicide is the most under-reported incident. Family embarrassment and family privacy may be the reason. In order to truly understand and study this matter every incident should be investigated, studied and evaluated.

Would magnet plaques with hotline information on the refrigerator doors help. It's a start, it's a beginning.

I initially called the Los Angeles Police Relief Association and was answered with a recorded message asking that I leave a message and someone would call back, and they did. The person that called me back had no information of any hotline service but he did recommend that I call Los Angeles Police Protective League. I called LAPPL and was put through to a director, who only provided me with the national hotline phone number. He also suggested that I call the Los Angeles



Police Employee Assistance Section. When I spoke with the Employee Assistance Section, he indicated Behavior Science Section, BSS, would be the section to contact.

When I called BSS, it was answered with a voice message stating that the entire section was out to lunch... "No Joke," yes out to lunch celebrating BSS' 40th anniversary, and to leave a message. Well, guess what, if the caller was in dire need of suicide prevention advise would we have another suicide casualty, I pray not.

Last year, 2017, 46 police officers were fatally shot and 140 committed suicide. Also last year 103 firefighters committed suicide. This information was gleamed from a new study by the Ruderman Family Foundation, a philanthropic organization that works for rights of people with disabilities. They looked at depression, post-traumatic stress disorder, PTSD, and other issues affecting fire and police personnel including rates of suicide in departments nationwide.

The study found that even though suicide has been an ingrained issue for years, very little has been done to address it, even though PTSD and depression levels for fire and police personnel are five times higher than that of civilians. What's even more troubling, according to Miriam Heyman, one of the co-authors of the study, said the number of suicides is extremely under-reported. As stated before, 109 firefighter suicides were reported but the actual number was higher, possibly more than 250. This study did not cover the retired side of the house. I could find no data on the number of suicides committed by retired firefighters and police officers. Most families will hide the suicide deaths because of embarrassment or privacy issues.

We must be mindful and never forget about the stressfulness that was ever present in being a firefighter and police officer, and family members were also impacted as well. If depression and thoughts of suicide ever surfaced it was quickly pushed aside because reporting it would jeopardize your career and even your employment. That being the case, will thoughts of suicide be carried over once retired? PTSD doesn't go away. The Veterans Administration is still trying like hell to get a handle on this

Continued on page 10

It's Christmas . . .

from page 9

with very little success. Just look at the number of homeless that are veterans. Just thinking about that I wonder how many of them were firefighters and police officers. Until studies are conducted, we will never know.

Pointing to the rise in numbers of suicides among firefighter and police personnel, the Los Angeles County Board of Supervisors voted to review the policies and services aimed at preventing suicide and treating PTSD. It's at least a start in addressing this issue

Before I go off on a tangent, let's recognize the suicide warning signs:

1. Excessive sadness or moodiness
2. Hopelessness
3. Sleep Problems
4. Sudden calmness
5. Withdrawal
6. Changes in personality and/or appearance
7. Dangerous or self-harmful behavior
8. Recent trauma or life crisis

9. Making preparations

10. Threatening suicide

In conducting my research for this article, I was sadly reminded that firefighters and police officers are listed most likely to commit suicide. Studies for retirees are non-existent. Sad Sad Sad. Suicide can't be prevented with certainty, but the risks can be reduced with timely intervention. Retirees who receive support from caring friends and family and who have access to mental health services are less likely to act on their impulses.

If you believe someone is in immediate danger of killing themselves:

1. Don't leave them alone. Ask for help from friends or family members.
2. Remove all weapons and sharp objects.
3. If they are in psychiatric care contact their doctor or therapist.
4. Keep them as calm as possible.
5. Call 911.

Below listed are specific Firefighter and Police Officer specific hot line and web sites.

1. Safe Call Now (SAFECALLNOW.org) (206) 459-3020 or (877) 230-6060. Safe Call Now is

a resource for Fire and Police personnel to speak confidentially with officers, former law enforcement officers. CONFIDENTIAL, comprehensive, 24-hour referral service. It is for family members as well.

2. Share the Load. (NVFC.org/help) (888) 731-3473. A program run by the National Volunteer Fire Council. They have a help line and have also collected a list of many good resources for people looking for help and support.

3. COP 2 COP, (UBHC.RUTGERS.EDU/COP2COP/SERVICES, (866) COP-2COP. A 24/7

*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

Continued on page 11

It's Christmas . . .

from page 10

hotline based in New Jersey, staffed by retired police officers who are licensed Clinical Social Workers, known as Cop Clinicians, and are specifically trained mental health professionals along with volunteer retired police officers who are trained as peer supporters.

4. FIREFIGHTER BEHAVIORAL HEALTH ALLIANCE (FFBHA.org) No phone number. The FBHA serves the needs of fire and EMS families.

Unfortunately, as you read this article you should have noticed that none of the Hotlines, or for that matter, the websites are local, that handle active or retired firefighters or police officer and family members' requests for suicide prevention or intervention. In the Los Angeles Police Department, the Behavioral Science Section, (213) 486-0790, Dr. Denise Jablonski-Kaye is the person to contact if you are still active, not retired. Fortunately, before closing out my article I received an email from the good doctor. She indicated that she is not aware of any research about first responders and suicide, yet she hears, anecdotally that the suicide numbers are high.

One of the things that Dr. Jablonski-Kaye recommends is a survey be conducted of retired fire/police population and hopefully get a sense of what their issues are. The good doctor has been approached in the past by several retirees who had suggested a support group would help but has yet to get it off the ground. She has made it very clear that she is there to help. Maybe if we combine resources, we can make something meaningful happen.

Rest assured I will get closure on this matter. "THERE'S GOT TO BE A SUICIDE HOTLINE FOR US." In my next article I hope to report that I succeeded. To close out my article, I searched for a poem of hope and I think I succeeded.

ALL sworn LAPD and LAFD personnel, active or retired, are now eligible to join the Los Angeles Retired Fire & Police Association (LARFPA). It is no longer required to have 20 years of service to join.

Please read below.

Suicide Must Stop: A Poem of Hope:

By Leonard Benton

Suicide Must Stop

I will be there for your though my weakness is so strong

I need you there for me; the battle is not yet won
The war in my mind tears my heart and soul

I fear for myself tomorrow if you give and let go

I will be your comfort; I will be a rock

But I need you standing with me

Suicide must stop

If you surrender now take your life and go away
My burden just gets harder I might not survive the day

I am fighting for tomorrow for a sunny day

I am fighting for the chance for the pain to go away

If you make the choice to take the 6-foot drop

How Many souls will you injure

Suicide must stop

Pain is my body and it is in my mind

Reach out your hand towards me I will not leave behind

But don't you leave me hanging I might just lose my life

We all face the future full of uncertainty and fear

I cannot accept a future without my friends so dear

We will walk together till the final heart beat drops

But run the course till your final day

Suicide must stop

Sad sad sad. I must end my article with this short Christmas poem:

I heard the bells

On Christmas Day

Their old familiar carols play

And wild and sweet

The words repeat

Of peace on earth, good will to men

Merry Christmas and Happy Holidays, always at your service

Al Ruvalcaba, Director

Pension Commission News . . .

By George V. Aliano
Elected Retired Police Pension Board Member

THE MAIN EVENT

The gnashing of teeth, the packed Pension Department board room, the letters and bulletins trying to explain the Pension Department's and Association's positions and issues concerning health coverage, cost, claims data, and fees are finally over. The administration of our health programs is finally settled after many months of negotiations. Contracts were required by the City Charter and the Associations' had issues that basically revolved around a lack of trust with the City and a concern over the possible replacement of our association with talk of the city taking over the health programs that would have been a move by the city that would have caused great turmoil with the involvement of the members and the fire and police unions. It didn't come to that and now we have five (5) year contracts satisfying the needs of all parties. We will continue to have the same Associations providing health and dental coverage as they have done over decades. The City will not be taking over any of our health plans.

Thanks to our General Manager, Ray Ciranna, Eunice Zordilla and her staff; Kevin McCarthy, President of L.A. Police Relief Association, Diane Whirmant, Executive Director, and Greg Mack, Pensions Division, Chief Benefits Analyst; Robert Steinacher, President L.A. Fireman's Relief Association and Todd Layfer, Executive Director; Craig Lolly, President, L.A. Police Protective League and Corina Lee, Director; Tony Gamboa, Chairman, United Firefighters of Los Angeles City Benefits Trusts for their work and diligence to arriving at a solution to this charged topic.

It takes a great deal of knowledge, patience and compromise to get to a final agreement . . .and they did it! Well done.



Follow us on Twitter, Facebook, LinkedIn and Instagram



*From Director
Art Placencia . . .*

Merry Christmas & Happy New Year

Happy Holiday Days to every one of our Los Angeles Retired Fire Police Association (LARFPA) members. Depending on when you get your December newsletter, you will read the great time everyone had at the annual Holiday/Christmas party.

There was great food, entertainment and many raffle gifts at the Holiday/Christmas party. If you never attended our events you're missing a great time put on by the LARFPA for our members and their families.

Well, I am still on the Social, Recruitment, Benevolent and now on the Publication Committees.

As part of the Social Committee, this year we had two events; the June BBQ and December Holiday/Christ-

Continued on page 13

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

Merry Christmas & Happy New Year

from page 12

mas Party. They were both great successes and every year the attendance is larger.

This year, as part of the Benevolent Committee, we helped some deceased members' widows with some financial issues. We can't help everyone, but the Board of Directors continues to do their best to help where they can.

As part of the Recruitment Committee, I attended the Los Angeles Police Protective League Delegates Conference. Director Al Ruvalcaba, member John Munguia and I were there to talk about LARFPA and recruit new members. We can now recruit new members with less than twenty years active or retired.



We also displayed our new LARFP Association logo.

If anyone of you LAPD officers visits Washington DC, I hope you will go to the National Law Enforcement Officers Memorial Museum. It just opened in October 2018 and is dedicated to the Law Enforcement community in the United States.

I am honored to have a display in the Museum. The display is of the Handcuffs and other of my personal items when I was on the job in June 1968 and a short article with my picture. The handcuffs were the ones I used during the arrest of Sirhan Sirhan, the person that shot and killed Robert Kennedy in June 1968 at the Ambassador Hotel. At the Museum, there is also a blue strip on the museum stair banister with names

of officers and contributors, my name is also posted on the blue strip, indicating my name, serial number and LAPD organization. I hope you will attend and donate to this great Museum. The Museum has displays, and you can also record on audio tape a short narrative of your career in Law Enforcement. The Museum is dedicated to only Law Enforcement in America. You can get more information on the National Law Enforcement Officers Memorial Fund Website. NLEOMF.ORG

I am proud to be (I think) the only LAPD officer to have a display at the museum. But most of all, I love being displayed in a museum and still alive.

This is a picture of the display.



I didn't have too much to say this newsletter regarding my committee assignments, but I did want to say Happy Holidays to all our members and friends. This next year, 2019, there are going to be some challenges for all our members and our Association. We all need to stay united and support your LARFPA Board members. So, until next year, Merry Christmas and Happy New Year.

Your Amigo and Board Director,
Arthur (Art) Placencia.

Below, I have added an article written by one of the attorneys from Straussner and Sherman.

Legal Resources for Safety Personnel Diagnosed with Cancer

By: Benjamin Helquist, Esq. Straussner Sherman

It is well known that the threat of cancer looms over first responders and safety members. Whether actively working or retired, young or old, numerous scientific studies have directly linked the exposures safety members encounter with an increased risk of many types of cancers.

Continued on page 14

Merry Christmas & Happy New Year

from page 13

As one considers the busy stations of Southern California and the state's raging wildfires, it is easy to understand that our local safety members are particularly in harm's way.

Understanding the risk of cancer requires an understanding of what legal resources are available when you or a colleague receive a cancer diagnosis. Foremost, the state legislature has recognized the increased risk of cancer in safety members by creating laws that "presume" an officer's cancer was caused by exposures on duty. This presumption applies to most sworn safety members throughout the state who are actively employed at the time of the diagnosis. The presumption also applies for up to ten years after members retire or separate from their department.

Despite the cancer presumption, it is very common for state, county, and city departments to deny liability for

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.

any claim of work-related cancer outright. This, in turn, often requires the safety member to hire an attorney who can not only fight the employer's denial, but can ensure that once the cancer claim is accepted by the employer the safety member receives salary while off of work, that the employer pays for treatment, and that the member receives whatever compensation is owed for the permanent disability caused by the cancer.

In the worst cases, the member does not survive the cancer. If the member is survived by a spouse or other relatives, they may be entitled to bring a claim for their own benefits against the fallen member's employer. The rights of these survivors have been strengthened through recent legislation. Senate Bill 1086 extended the amount of time the family members of a fallen first responder can bring a claim for benefits. Now a member's lengthy battle with cancer is less likely to leave the member's family without benefits.

Outside of the state, various funds exist to compensate those who responded to the nation's biggest disasters. Many of those who responded to the September 11th terrorist attacks have been diagnosed with cancer. In response, the World Trade Center Victims Compensation Fund was established to compensate those diagnosed with cancer and other injury and illness attributed to the attacks. Importantly, this fund is scheduled to close December 18, 2020 – potentially leaving those 9/11 first responders without compensation. It is essential that any first responder to either the World Trade Center or the Pentagon after the attacks get in touch with attorneys who are able to navigate the Fund and help assess whether the member may be eligible before the deadline.

Cancer is a daunting challenge for anyone, but the dangerous nature of safety member's exposures put them at greater risk. Fortunately, there are resources for those affected by cancer and professionals who can assist in making sure that these resources are available as safety members confront job-related cancer.

About the author: Benjamin Helquist is a partner at the office of Straussner Sherman, a law firm dedicated to the representation of safety personnel who suffer injury or illness on duty. He is also a board member of the Firefighter Cancer Support Network, a not-for-profit whose mission is to assist and support firefighters diagnosed with cancer.



COMING ATTRACTIONS

LOS ANGELES RETIRED FIRE AND POLICE ASSOCIATION

SPECIAL EVENTS:

Holiday Celebration Luncheon

When: **SATURDAY** - December 8, 2018

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

Where: Sportsmen's Lodge, Studio City, CA

General Membership Meeting

When: June 5, 2019 - 10 am. – 12 p.m.

(Annual BBQ to immediately follow)

Where: Grace E. Simons Lodge

Speaker: TBA

ANNUAL BAR-B-QUE

When: June 5, 2019 12 p.m. – 3 p.m.

Where: Grace E. Simons Lodge

(Following the General Membership Meeting)

General Membership Meeting

When: September 4, 2019

Where: Grace E. Simons Lodge

Speaker: TBA

(Coffee, doughnuts and catered lunch provided)

CENTRAL COAST FUZZ THAT WUZZ

When: Dec. 20, 2018

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

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

When: March 21, 2019

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

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

Contact: Ted Oglesby

949-378-7789 or 1exrhody@gmail.com

RICK ORTIZ'S FIREFIGHTERS' LUNCHEON

When: April 16, 2019

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

Continued on page 16

Coming Attractions . . .

from page 15

INLAND EMPLIRE LUNCH CLUB

Active or Retired LAFD

When: Second Wednesday of every month
11:00 a.m.

Where: Rodrigo's Mexican Grill
39562 Winchester Road
Temecula, CA 92591

Contact: Leroy Davidson 951-203-7368
WP2F@aol.com

ITALIAN-AMERICAN POLICE OFFICERS ASSOCIATION

*Please note the schedule change below

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

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

Where: Palermo's Restaurant
1858 N. Vermont, Los Angeles, CA

Website: www.iapoasc.org

Email: iapoasc@gmail.com

LAS VEGAS BLUE LINE GROUP

When: First Wednesday of every month

Social: 11:30 am, upstairs

Where: Charlie's Lakeside Casino
8603 W. Sahara Ave, Las Vegas
(SW corner of Sahara & Durango)

Contact: Al Fried 702-269-7627 or
Reynaldo Morales 702-256-8914
udmanmo@cox.net

LAPD CANCER SUPPORT GROUP

When: Fourth Thursday of every month
Except November and December
11:30 a.m.

Where: Los Angeles Police Relief Association
600 N. Grand Ave., Los Angeles

Contact: www.lapcsg.org

LAPD DESERT DWELLERS BLUE LINE

(Coachella Valley)

When: Second Saturday of Every Month
11:00 a.m.

Where: NEW LOCATION
Mario's Italian Café
Washington St. & Ave 42
Bermuda Dunes, CA
Reservations Required

Contact: Jack Rabinowitz 760-776-8047
or jhrabinowitz@gmail.com

LAPD LAKE HAVASU

When: Last Wednesday of every month
12:00 noon

Where: Elks Lodge

Contact: Tom Bradford 928-453-4683

LAPD SILVER FOXES

Breakfast Meeting

When: Last Thursday of every month
10:00 a.m.

Where: Route 66 Classic Grill
18730 Soledad Canyon Rd.
Canyon Country, CA 91351

Contact: Bob Weisz
iwasfuzz@gmail.com
Facebook: LAPD Silver Foxes

LONG BEACH BLUE

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

Where: El Dorado Golf Course
(Studebaker St. south of Willow)

Contact: John Halligan at
dandjhalligan@me.com

OLD BLUE RUNNING TEAM

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

Where: Griffith Park Ranger Station

Continued on page 17

Coming Attractions . . .

from page 16

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

ALL sworn LAPD and LAFD personnel, active or retired, are now eligible to join the Los Angeles Retired Fire & Police Association (LARFPA). It is no longer required to have 20 years of service to join.

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 *except
Nov & Dec (Nov. 15th, Dec. 13th)

Time: 9:00 a.m.

Where: Elks Lodge, 1150 W. 4th St, 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

CONTACT US!

Phones: 626-285-5138 • 323-283-4441

Fax: 626-285-1461 • Toll Free: 888-288-5073

Email: info@larfpa.com

Website: www.larfpa.com

Attention Active Members.....

In an effort to streamline our deduction process, eliminate lapses in your continued membership and support the Los Angeles Retired Fire and Police Association, unless we hear otherwise from you, your bi-weekly \$2.50 dues deduction will convert to a \$5.00 monthly dues deduction from your pension upon retirement."

In Memoriam

Fire Side

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
R.D. Stufflebeam	7/17/2018	Carl J. Calkins	8/30/2018	Forrest K. Weaver	9/28/2018
James N. Jeffery	7/22/2008	Harlan K. Hedlund	9/3/2018	Concepcion A. Ramirez	9/29/2018
Ronald E. Meador	8/6/2018	Jean P. Adagio	9/4/2018	N.S. Baumgartner	10/3/2018
Richard A. Williams	8/6/2018	George W. Fischer, Jr.	9/4/2018	Ray L. Merriett	10/5/2018
Peter J. Goff, Jr.	8/15/2018	Freeman K. Dierlam	9/6/2018	Norman M. Schultz	10/9/2018
Neil R. McCullom	8/18/2018	Wallace B. Hasha	9/9/2018	William S. Plumlee	10/11/2018
Vernon B. Larson	8/20/2018	Charles W. Debenham	9/15/2018	Greg L. Meliota	10/17/2018
Michael J. Rydzewski	8/21/2018	Elsworth L. Almany	9/17/2018	Ronald C. Derby	10/19/2018
Sam Diannitto, Jr.	8/24/2018	Deane C. Wickstrom, Jr.	9/19/2018	Lowell C. Johnson	10/24/2018
James J. Mullen, Jr.	8/24/2018	Alta M. Allen	9/28/2018		

Police Side

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Robert L. Funk	7/17/2018	Earl H. Nishimura	8/24/2018	Harry P. Winston	9/28/2018
Charles H. Ross	7/19/2018	Serial: 7728		Serial: 16318	
Charles W. Merritt	7/22/2018	Harold C. Senneff	8/24/2018	Roy L. Norman	9/29/2018
Martin J. Crowe	7/26/2018	Timothy G. Sands	8/25/2018	Serial: 17396	
Leon F. Russell	7/26/2018	Serial: 21114		William L. Lang	10/5/2018
Gary J. Wright	7/29/2018	David J. Yates	8/27/2018	Henry T. Weldon	10/5/2018
Dale H. Speck	7/30/2018	John K. Kaylor	8/28/2018	Serial: 6477	
Serial: 6714		Serial: 12144		Kathleen A. Baty	10/6/2018
Lawrence D. White	7/30/2018	Carl J. Calkins	8/30/2018	Ronald M. Hanson	10/6/2018
Raymond J. Cynar	7/31/2018	Charles Davenport	9/7/2018	Donald C. Hartwell	10/8/2018
Don C. Tsunawaki	8/5/2018	Robert B. Searle	9/8/2018	Cesario L. Reyes	10/11/2018
Serial: 26708		Serial: 14859		Serial: 20934	
Ronald W. Fuson	8/9/2018	Volker Wendlenner	9/8/2018	Steven M. Osti	10/12/2018
Ingvar N. Bornson	8/10/2018	Serial: 12395		Jerry W. Guy	10/16/2018
Donald E. Mc Elrea	8/11/2018	Randolph B. Adair	9/10/2018	Joseph K. Van Fleet	10/18/2018
Steven L. Morgan	8/11/2018	Gary D. Hess	9/11/2018	Serial: 12273	
Serial: 13414		Ronald D. Garrahan	9/14/2018	George S. Dufalla	10/20/2018
Anthony A. Ketelsleger	8/13/2018	John T. Schillo	9/14/2018	Michael A. Jacobellis	10/23/2018
Paul A. Stalker	8/13/2018	Shirley M. Snelson	9/15/2018	Serial: 21267	
Wilburn R. Shoopman	8/15/2018	Chester R. Obrymski	9/21/2018	Harley E. Hunnel	10/24/2018
Serial: 10054		Serial: 7946		Serial: 5186	
Eric N. Jackson	8/20/2018	Anthony A. Cereby	9/24/2018		
Paul Sharaga	8/21/2018	Thomas M. Gorey	9/27/2018		
Serial: 6179		Serial: 13097			

In Memoriam

Fire Widows & Widowers

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Helen I. Flemming	7/22/2018	Jonet Caplan	8/3/2018	Margaret L. LeClair	9/27/2018
Margaret Planagan	7/24/2018	Karen E. Horelly	8/28/2018	Sarah E. Walker	10/2/2018

Police Widows & Widowers

<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>	<i>NAME</i>	<i>DIED</i>
Glenda J. Tosti	7/1/2018	Bernice L. Hogan	7/16/2018	Evalyn M. Owens	9/23/2018
Rebecca J. Lawson	7/6/2018	May E. Nolan	7/27/2018	Carmen F. Herrera	9/27/2018
Alice C. Morgan	7/8/2018	Vina S. Harvey	8/2/2018	Harriette L. Lineberger	9/29/2018
Dorothy A. Pollard	7/11/2018	Alta E. Peters	8/11/2018	Mary E. Holding	10/1/2018
Sandra J. Mills	7/12/2018	Lucretia R. Oliver	8/17/2018	Bernice M. Henninger	10/8/2018
Laureita M. Chabrajez	7/14/2018	Eugina B. Wait	9/17/2018		

Fire Death Notification List

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

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

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

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

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

Police Death Notification List

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

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

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

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

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

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:

- | | | | | | |
|----------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|
| Dennis E. Baker | 909-744-4715 | Daniel K. Mehterian | 661-713-3653 | Nicholas Barbara | 310-569-0005 |
| P.O. Box 2455 | | 24123 Wildwood Cyn Rd. | | 20336 Anza Ave., #35 | |
| Running Springs, CA 92382 | | Newhall, CA 91321 | | Torrance, CA 90503 | |
| | | Dmz.sandbox@gmail.com | | nickbarb@aol.com | |
| | | | | Serial: 13892 | |
| Brian S. Baltad | 661-270-0446 | Bob Muhlhauser | 805-709-3232 | Beverly Beasley | 310-350-7569 |
| | | 1691 Huasna Rd. | | 13428 Maxella Ave., #349 | |
| | | Arroyo Grande, CA 93420 | | Marina del Rey, CA 90292 | |
| | | bmihlh@gmail.com | | Byb38@aol.com | |
| | | | | Serial: 26361 | |
| Keith D. Crownover | 805-241-7221 | Alexander A. Molina | 818-497-4102 | Michael P. Beloud | |
| 616 San Andres Cir. | | 11080 Fenway St. | | mbeloud@earthlink.net | |
| Thousand Oaks, CA 91360 | | Sun Valley, Ca 91352 | | Serial: 26849 | |
| crownies@outlook.com | | Tnjed@ca.rr.com | | | |
| | | | | | |
| Raymond J. Cuevas | 818-370-5046 | Mario L. Molina | | Bruce C. Butterfield | 661-296-0195 |
| 5239 Camellia Ave. | | 9141 Haiti Dr. | | bcbutter@sbcglobal.net | |
| Temple City, CA 91780 | | Huntington Beach, CA 92646 | | Serial: 23471 | |
| rcuevas@netzero.net | | mmddb@msn.com | | | |
| | | | | | |
| Andrew P. Fox | 805-443-0014 | Dave A. Nordquist | | William Carter | 951-741-7088 |
| 1498 Equestrian Ave. | | 11249 East Las Posas Rd. | | 11739 Parliament Dr. | |
| Thousand Oaks, CA 91360 | | Santa Rosa Valley, CA 93012 | | Rancho Cucamonga, CA 91730 | |
| cnclmanfox@aol.com | | | | fantcmn@charter.net | |
| | | | | Serial: 23757 | |
| Frank T. Godoy | 626-287-1100 | Gerald M. Paiz | 310-901-2369 | Jerry Code | 909-753-3509 |
| Yodog179@yahoo.com | | 1922 Peninsula Verde Dr. | | 7643 S. Haven Ave., #A | |
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Continued on page 21

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Continued on page 22

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Continued on page 23

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from page 22

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Continued on page 24

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Let's Keep Legal Protections for Older Employees Strong . . .

The employment ad, for a health technology company, sought a staff attorney with “3 to 7 years (no more than 7 years) of relevant legal experience.” Yes, you read that correctly: *no more than seven years* of relevant legal experience. It’s a striking stance — employment experience being seen not just as a *negative*, but as an actual *disqualifier*.

The job ad in question resulted in a lawsuit (brought by AARP Foundation) and, subsequently, a ruling by the 7th Circuit Court of Appeals that temporarily struck a small but important blow against age-related employment discrimination. However, the court is already reconsidering that decision this fall. Make no mistake, age discrimination in the workplace is alive and well.

A new AARP study — “Age Discrimination against Older Workers” — finds that, of 3,900 adults (age 45 and up) polled, 61 percent have experienced or seen age discrimination at work. Sometimes it’s apparently built into the application process. Of respondents who have applied for a new job in the last two years, 44 percent report they were asked their age or school graduation year. Although it’s not illegal for employers to seek that information (only to base their hiring decisions upon it), it’s not hard to imagine how, too often, such age-related data is evaluated behind closed doors.

For example, in a recent study, Tulane University researchers sent more than 40,000 résumés to apply for about 13,000 job openings posted online in 12 U.S. cities. They responded to each posting with three different résumés representing a different age group (i.e., younger, middle-aged and senior applicants). Even though all had nearly identical skills, the study found older candidates received far fewer callbacks — any-

where from 20 percent to almost 50 percent fewer — than younger ones. “It’s just age; it doesn’t have to do with experience,” concluded the study’s coauthor.

Employees are getting older, but many hiring practices remain static

Despite the evolution underway in the U.S. workforce and around the world, with older employees comprising a larger and larger percentage of the workforce (not to mention the available labor market), too many organizations continue to view older employees with skepticism or, as in the case above, see the combination of age and experience as an outright deal breaker.

Although things like the recent 7th Circuit Court of Appeals ruling are helping to spread the word in the business community that hiring practices such as “experience ceilings” are discriminatory, age discrimination shows few signs of being ready to retire.

That’s what makes legal protections against age discrimination so important — and to so many people. When the Age Discrimination in Employment Act (ADEA) was signed into law in 1967, it set out to protect people age 40 and up from age-related employment discrimination. As one measure of the law’s importance, consider this stat: When ADEA became law, the U.S. population of people ages 40-65 was about 50 million. Today, that number has more than doubled, to 100 million-plus. As such, ADEA is about as mainstream as a law can get.

But legal protections, even long-established ones, can’t be taken for granted as they have a tendency, over time, to be eroded. A recent Supreme Court ruling strengthened employers’ ability to win age-discrimination lawsuits, by making age discrimination harder to prove. That narrow 5-4 ruling will likely be top of mind when the court kicks off its next session by considering a lawsuit in Arizona in which two firefighters, the oldest in their district, allege they were let go because of their age. AARP Foundation attorneys have pointed out to the court that the age discrimination protections in the law are actually stronger than other laws in this case, but it remains to be seen whether the court will accept that argument given its skepticism about age cases in general. Time will tell.

Age discrimination is a unique bias. Sooner or lat-

***ALL* sworn LAPD and LAFD personnel, active or retired, are now eligible to join the Los Angeles Retired Fire & Police Association (LARFPA). It is no longer required to have 20 years of service to join.**

Smart Traveling for Senior Citizens . . .

One of the real joys of retirement and enjoying your senior years may come in the form of travel. Travel is broadening and many senior citizens save for a lifetime to enjoy a lifestyle of travel once they have retired. The image of becoming a world traveler in their senior years is one of those dreams that has kept them going when life was tough in their working years.

If traveling is the kind of retirement fun that you have in mind, it pays to plan ahead so you can travel smart. Being prepared for a long trip is a great idea for everyone. This way your dream vacation won't turn into a travel nightmare.

A big part of smart traveling is to know in advance what you are going to need for the trip. It may be even more important to know what you are NOT going to need. By packing light, you make the chore of pulling large pieces of luggage through the airport less difficult. If you are going to be staying in several places on the trip, packing light means less repacking as well.

It will take experience to know what will work for you in a travel situation when it comes to packing for a trip. You may wish to build a special travel wardrobe of garments that wear well under stress, don't wrinkle and can be rinsed out and used again on the road thus extending their usefulness and cutting down on excess clothing. Another way you can cut down on the bulk is to not take very much with you

Legal Protections

from page 25

er, *everyone* is eligible. Age discrimination protections were important when ADEA was signed into law more than 50 years ago, and they've only gotten more important. Let's hope our judicial and legislative leaders keep that in mind.

Jo Ann Jenkins is CEO of AARP. She is the author of Disrupt Aging, now available in paperback. Follow her on Twitter @JoAnn_Jenkins.

that can be bought when you get there. By not taking a lot of toiletries, you cut down on the problems with airport security and the chance of toiletries leaking in your bags.

Smart traveling for senior citizens also means having your prescriptions all up to date and well documented. You should get good copies of all prescription drugs, eyeglass prescriptions and other documents that you may need to get refills on the road should you lose or run through your prescriptions. Alert your local pharmacy about your trip so if they need to consult with another pharmacy while you are away it won't cause a problem for you to get an emergency refill. Also file copies of all of your travel documents with a loved one so even if you lose everything, you can still get your documents sent to you or by email or fax. These kinds of precautions eliminate panic in the event of a problem while traveling.

Make sure your itinerary and copies of your passport and credit card numbers are kept in secure places and on file with a loved one. Go through your wallet and think about the cards and important documents you have and how you would handle having those cards cancelled and replaced should you lose your wallet or purse. By keeping those important numbers where you can get to them quickly, you can move fast to cancel credit cards and get replacements immediately from your hotel should you get robbed or lose your valuables while traveling.

By thinking ahead about every possible situation and planning how to respond, you can eliminate the chance that your dream vacation could be cancelled or put on hold. This way when things go wrong, you can easily shift to plan A-B-C or D to stay on track with your travel plans.

Reprinted from Senior.com

Attention Active Members.....

In an effort to streamline our deduction process, eliminate lapses in your continued membership and support the Los Angeles Retired Fire and Police Association, unless we hear otherwise from you, your bi-weekly \$2.50 dues deduction will convert to a \$5.00 monthly dues deduction from your pension upon retirement."

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.****

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

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:
Appointment date: _____ Retirement date: _____ Rank: _____

Name: _____

Social Security number last four: _____

LAPD Serial #: _____

New Street Address:

Address: _____

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State: _____

Zip: _____

Primary phone: _____

Email: _____

Secondary phone (for office use only): _____

Previous Address:

Address: _____

City: _____

State: _____

Zip: _____

Previous phone: _____

Previous Email: _____

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

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

Membership Roster:

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

From the website

Hard Copy

No Thanks

Newsletter:

Would you like your information published in the next **newsletter** as it is listed above? Please note, your confidential choices will not be published.

YES

NO

Signature: _____

Date: _____

Please note: Quarterly newsletters are sent via email. If you do not have an email address we will mail you a hard copy. To access your digital roster please go to www.larfpa.com and register in the upper right-hand corner.

Revised 8/2017



**Los Angeles Retired
Fire & Police Association, Inc.**

9521 Las Tunas Drive, Suite 4
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The Real Deal on REAL ID . . .

Reprinted from AARP

Most travelers have time to get the new high-security driver's licenses they'll need to fly.

If you haven't yet received your state's REAL ID compliant driver's license — the new higher-security ID that will be required to board domestic flights — you probably won't need to worry about it for a while: The Department of Homeland Security (DHS) has pushed the official deadline for enforcement from Jan. 22, 2018, to Oct. 1, 2020, for the 27 states that already have them available; other states have been granted extensions.

These new, security-enhanced driver's licenses are needed to enter federal facilities such as military bases and to board all commercial flights, a requirement established by 2005's terrorism-inspired REAL ID Act (you will also be able to use other forms of identification such as passports, but the old-style



licenses won't pass muster). Some travelers in those 27 states have been scrambling to get new licenses to meet the previous Jan. 22 deadline, but now they have more than two years to get themselves to their local DMV for a shiny new card.

There's no shortage of confusion about REAL ID, especially surrounding these deadline changes. While some news outlets have reported that the two-year reprieve from enforcement applies to all states, Transportation Security Administration (TSA) spokesperson Mike England has confirmed by email that this is not the case. The 23 states, plus Puerto Rico and other U.S. territories, that still have yet to produce the new driver's licenses have different deadlines.

You can check your state's status on the Department of Homeland Security's site, which has a color-coded clickable map.

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