

Retired Peace Officers Association of California



Newsletter

January 2016

Upcoming Dates

Jan 9
National Law Enforcement
Appreciation Day

May 15
Peace Officers Memorial Day

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President's Annual Report - 2015



2015 has been a year of new innovations for RPOAC. Through the efforts of L.A. Director Randy Blayne we have a new updated Website. It looks great. If you haven't had a chance to look at it, I would ask you to see it. It has a lot of good information for you. To see it go to <http://www.rpoac.org>. Also, Randy has designed these e-newsletters for us. More on the e-newsletter is discussed later in my report. We now have a mortgage program available for the membership. Last, but not least, you are now able to pay your dues by credit card. You will receive a letter with your billing notice explaining how you can do it. As you can see, your leadership is striving to make improvements for the RPOAC membership.

Recruitment has been a big focus of RPOAC over the last few years. RPOAC has benefit programs designed with the retiree in mind. We have asked our leadership to go out and personally recruit new members. Many of them have attended retiree meetings and active association meetings to get the word out on what we have to offer retirees. We are reaching out to potential members through links on various Websites. We are also working with other organizations to promote recruitment for RPOAC. In the near future we will be utilizing social media to help with recruitment. Through these efforts we believe that our membership will grow in the next year.

Benefits for members have always been a focus for RPOAC. In the past few years, many different insurance programs and other programs have been added for our members. Just recently we added Union Choice Mortgages as a benefit for the membership. They specialize in helping active and retired peace officers with a variety of mortgage related products. We are constantly exploring what new benefits we can make available to our members. A number of additional programs are on the horizon for the near future. Some of the insurance programs we currently have include group dental insurance, group vision insurance, group AD & D, term life insurance, long term care insurance, and supplemental insurance programs. For more information on these programs, go to <http://www.rpoac.org>.

RPOAC started publishing the RPOAC Newsletter in January. It is an e-newsletter that is published quarterly. It will be sent to the email address we have on record for you. Please make sure RPOAC has your correct email address. It will contain information on what RPOAC is doing, pension news, available insurance products, and etc. RPOAC wants to pass on information that is important to the membership.

Let's all work together to move RPOAC forward in the coming year.

Respectfully submitted,

Alex Bernard

2015 EXECUTIVE DIRECTORS ANNUAL REPORT by Dennis Wright



Recruitment is still the most challenging aspect of our continued quest to remain a viable organization. This year we have created an application form on the web to complement our newly implemented credit card payment option. (Thanks Randy!!) In addition,

we mailed out letters to past members and the response was well received.

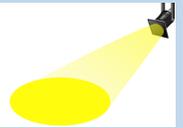
I know that some of you have been actively recruiting new members. Having said that, we still will always need to be very active in the recruitment area. So keep up the good work! Remember, we still hold the distinction of being the only organization that elects its leadership and actively represents retirees. We have been doing this for over 30 years.

Our membership count is static at this time. Between November 2014 and October 1st, 2015 we lost some members during the year, which was well below the normal amount. We have picked up new members and reinstated many old members.

Our insurance programs are going strong with more members taking advantage of the excellent programs available through Pacific Financial Designs.

So, until the next meeting, stay well and enjoy your retirement.

THE MEMBER'S SPOTLIGHT by Director Phil Groat



William Palmini

Author, 48 year veteran law enforcement officer and Naval veteran began by taking criminology classes at City College in San Francisco before entering the U.S. Navy. William obtained a



bachelor degree in the administration of justice and a master's degree in public administration from Golden Gate University. William later received 18 more units from Dominican University in Sociology.

William started his career at Sausalito Police Department just north of San Francisco. He remained there for 10 years and it was here that William received the idea for what would become his second book, "Rookie cop vs. the Mafia". It was based on his experiences in Sausalito including a robbery that sounded as though it came from Hollywood, but it was the "real deal". The book was co-authored with Tanya Chalupa who also co-authored his first book.

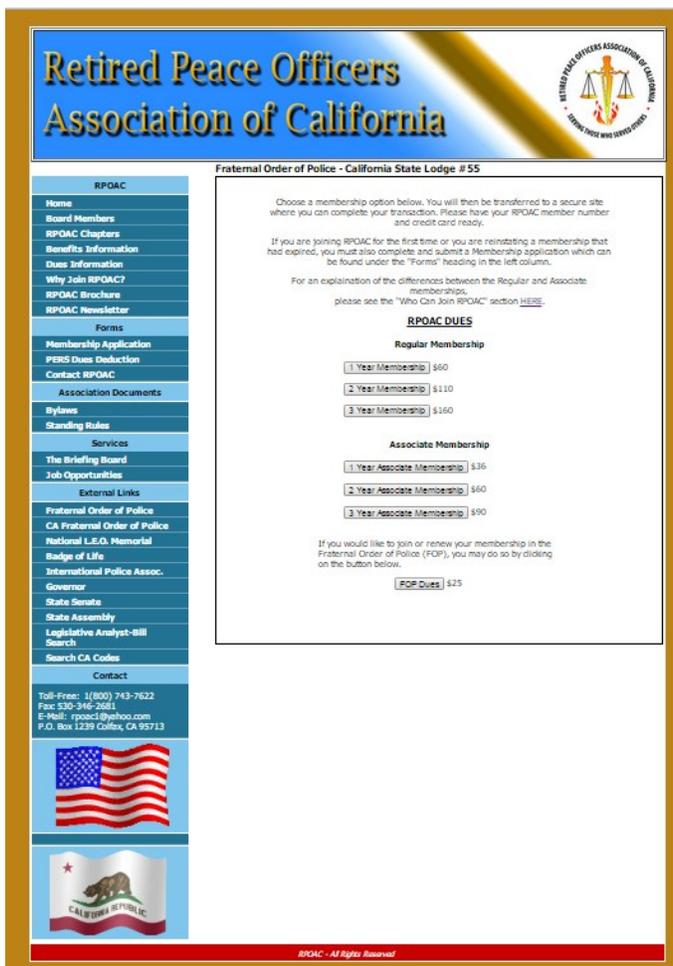
William then spent 28 years with Albany Police Department in California's Bay area. Here, the first book was born: "Murder

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How Can You Help?

Do you enjoy the many insurance programs available to you through your membership with RPOAC? Do you know other retired LEO's that are not currently RPOAC members? Then why not tell them about the great benefits offered through RPOAC and encourage them to join? RPOAC offers discounted dues for multi-year memberships! [Click HERE](#) for more info.

New Features Added To the RPOAC Website!



An online credit card payment system for RPOAC dues and FOP dues is now available through the website. A link in the left-hand column under the “Services” heading will connect you to the payment page. From there you must choose either a “Regular” or “Associate” membership as well as the length of membership you desire. 1, 2 or 3 year membership options are available for both types of membership.

Our membership application form has also been updated. We no longer have separate forms for Regular and Associate memberships. There is now only one form and you choose the type of membership you are applying for from a drop-down menu within the form.

Please visit our website often as new information is added regularly.

THE MEMBER’S SPOTLIGHT Continued from page 1

on the Rails”. Murder on the Rails details the brutal murders of approximately 100 people by the FTRA (Freight Train Riders of America) death squad at encampments along the rail lines stretching from California to Florida. It follows the criminal career of one of the five members. This was William’s first book, also co-authored with Tanya Chulupa.

William retired earlier this year after 8 years as the Chief for the University of California at Hastings Police Department.

Since his retirement William has been working on several new projects. William is also “Elvis the Law Man” for traffic safety, crime prevention and charity work.

HELP RPOAC GROW!

**TELL YOUR FELLOW RETIREES
ABOUT THE INSURANCE AND
OTHER BENEFITS AVAILABLE
THROUGH A MEMBERSHIP AND
GET THEM TO JOIN!**

An Introduction to Estate Planning and Trusts

By definition, estate planning is a process designed to help you manage and preserve your assets while you are alive, and to conserve and control their distribution after your death according to your goals and objectives. But what estate planning means to you specifically depends on who you are. Your age, health, wealth, lifestyle, life stage, goals, and many other factors determine your particular estate planning needs. A powerful tool in the estate planning process is a trust.

Why you might want to consider adding a trust to your estate plan:

- Trusts may be used to minimize federal estate taxes for married individuals with substantial assets.
- Trusts provide management assistance for your heirs.
- Properly funded trusts avoid many of the administrative costs of probate (e.g., attorney fees, document filing fees).
- Generally, revocable living trusts will keep the distribution of your estate private.
- Trusts can be used to dispense income to intermediate beneficiaries (e.g., children, elderly parents) before final property distribution.
- Trusts can ensure that assets go to your intended beneficiaries. For example, if you have children from a prior marriage, you can make sure that they, as well as a current spouse, are provided for.
- Trusts can minimize income taxes by allowing the shifting of income among beneficiaries.
- Properly structured irrevocable life insurance trusts can provide liquidity for estate settlement needs while removing the policy proceeds from estate taxation at the death of the insured.

Like all things in life, your estate will change over time. It is important that periodic reviews of your estate take place in order to ensure that your objectives are still being met.

When should you conduct a review of your estate plan?

- Every year for large estates.
- Every five years for smaller estates.
- Any time your estate has grown by more than 20%.
- Upon economic changes.
- Upon changes in occupation or employment.
- Upon changes in family situations.
- Upon major transactions.
- Upon changes in insurance coverage.
- Upon death of a trustee/executor/guardian.

Estate plans are one of the most important things you can do to insure your financial peace of mind as well as that of your heirs. Too often, children are left with the grief of losing a parent as well as the stress of managing an estate that has no plan in place. If you have questions on estate planning, please contact Pacific Financial Designs at (800) 733-4487 x 305.



Retirees and 2016

By Alex Bernard RPOAC President

2016 will bring changes for law enforcement retirees, some good and some bad. The cost of living adjustment (COLA), Social Security, Medicare, legislation and pension initiatives are areas I will cover. It is important to stay informed in these areas as they may affect you.

COLAs are governed by their respective retirement systems. Some retirement systems have a set COLA for example, 2% per year. Others are set by the Consumer Price Index (CPI) with a maximum limit such as 2.5%. CPI is used to determine how much the cost of living has gone up in the last year. The figure represents the overall increase in the cost of living. The CPI is divided into regions. For example, the 2014 CPI West was 1.3%. It appears that the CPI West for 2015 will be 1.1%. This is because of the price of gasoline going so low. So the COLA for many retirement systems based on the CPI West would be 1.1%. It's not a lot of money, but it is more than many active employees are getting.

Many law enforcement retirees are covered by Social Security. Most of them from working other jobs that are covered by Social Security. Some belong to pension systems that are integrated with Social Security. So what happens to Social Security affects these individuals. In 2016 there will a 0% COLA for Social Security. That is bad for all individuals entitled to Social Security. There is talk to revise Social Security. They are talking about raising the eligibility age, cutting benefits and etc. Time will tell if these things will come pass. On the positive side, FOP has sponsored legislation to eliminate the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) so that eligible law enforcement retirees won't be penalized for having government pensions. Currently, retirees are penalized for having a government pension. They only receive a portion of the Social Security they are entitled to. This would really help many retirees out.

Medicare is something we all face when we turn 65. Our retirement systems require us to enroll

in Medicare to continue to receive health care coverage from them. Medicare provides the main coverage and the retirement system provides the supplemental coverage. They do this to save the retirement system money on health care costs. In most cases, what you receive in health care benefits is equal to what you had when you were just covered by the retirement system health plan. In 2016 the cost of Medicare coverage is going up based on income of the retiree. This will apply to new enrollees of Medicare. As with Social Security, they are talking about revising Medicare. At this point it is unclear what they might do.

In 2016 legislation may have an adverse effect on retirees. The area I see the most problems with is firearms legislation in California. Our Legislature and Governor believe that gun control will solve the violence problem. That has no basis in fact, but they will move forward with their ideas anyway. With the recent mass shootings, there is no telling what they will propose. Last year with the help of FOP, RPOAC was able to get an exemption for retired peace officers with a CCW to carry firearms on specified school campuses. RPOAC will monitor firearms legislation to make sure it won't have adverse impact on retired peace officers. We will work again with FOP to protect our rights.

The last thing I want to mention is pension initiatives in 2016. The Attorney General has approved two pension initiatives for petition circulation. If they receive the required number of valid signatures, they will be on the November, 2016 ballot. The first one would cause public employees hired after January 1, 2019 to have a 401(k) style pension. The second one would limit how much money an employer could contribute towards an employee's pension. Both initiatives are bad. I urge you not to sign the petitions when they are circulated. Hopefully, they can be stopped at that point. If not, we will have a fight on our hands. We will be sending out more information on the initiatives as it becomes available.

Let's all work together to protect our benefits and rights.

Know Your RPOAC Benefits

Members are reminded and encouraged to visit the web site of our benefits provider, Pacific Financial Designs, Inc. by clicking [HERE!](#)

(You can also link to the PFD site through our own RPOAC website at www.rpoac.org)

Benefit Options available to members include:

- [Union Choice—Mortgages](#)
- **Long Term Care Insurance**
- **Vision Plan - The plan is open to all members of your family**
- **Accidental Death and Dismemberment - All members receive \$2,500 coverage at no cost**
- **Deferred Compensation**
- **Life Insurance**
- **Dental Insurance - Several different plans to choose from**
- **Term Life Insurance**
- **Legal Shield, Pre-Paid Legal and Identity Theft Plan**
- **And MORE!**

ARTICLE LINKS



There are many legislative actions submitted throughout the year that could affect your retirement! These come from local, county, state and federal jurisdictions. As a service to our members RPOAC posts links on our website to articles discussing many of these legislative actions as well as other articles that may be of interest to you. Click on the link below to access a list of those articles.

[The RPOAC Briefing Board](#)