

Retired Peace Officers Association of California



Newsletter

January 2018

Upcoming Dates

Jan 9, 2018
National Law Enforcement
Appreciation Day

May 15, 2018
Peace Officers Memorial Day

May 13-19, 2018
Police Week

Inside this issue:

President's Report	2
H.R. 38	3
2017 Annual Mtg.	4
Exec. Director's Rpt.	4
Home Inventories	5
Article Links	7

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2018 May be a Bad Year for Public Employees



As I always say, it is good to be retired. Current and future public employees face huge attacks on their retirement benefits. It may come from the California Supreme Court, but it is definitely coming from politicians who once

supported public employees. At the head of the pack is Governor Jerry Brown. He sent a brief to the California Supreme Court supporting the overturning of the California Rule. What this means is that state and local government would not have to give current employees the retirement benefits they promised them when they were hired. There are other politicians that want to go even further; they want to give public employees a 401(k) retirement plan instead of a defined benefit plan. There are some calling to eliminate cost of living allowances (COLA). It all sounds like a nightmare for current and future public employees.

The California Supreme Court is suppose to rule on the Marin Decision and two other similar cases in 2018. The question at hand is whether or not a public employer can change retirement benefits after promising them at hiring without giving the employees some other equal benefit. That is in essence the California Rule. The California Rule has been in effect for more than sixty years. The Court of Appeals in the Marin Decision said public employees have a right to a reasonable pension, not necessarily the one they were promised when they were hired. But they did not define what a reasonable pension is. We will have to wait and see how the California Supreme Court rules on this issue.

Governor Jerry Brown once was a friend of public employees, but that doesn't appear to be the case anymore. Brown supported the Public Employees' Pension Reform Act in 2012. This act reduced retirement benefits for public employees

hired after January 1, 2013. It also required employees to pay more for their retirement benefits. Now he sent a brief to the California Supreme Court supporting the overturning and/or modifying the California Rule. He basically said government can't afford to keep the promises they made to their employees; so government should be able to modify those benefits without having to give the employees some other benefit for the change. What bothers me about this premise is that when you make a promise you should keep it. Brown appears to have money for his pet projects like the bullet train, but not to keep promises to public employees.

Other politicians want to give public employees 401(k) retirement plans instead of the defined benefit plans they currently have. That would be bad for the employees and it would be bad for the retirement systems. 401(k) plans don't guarantee a steady income in retirement like a defined benefit plans does. If the stock market goes down, your income from a 401(k) goes down. If you have a defined benefit plan, your income stays the same regardless of the stock market's movement. It is also bad for the retirement systems because they won't be receiving contributions to fund the current retirees who have a defined benefit plan. If the politicians want to put current and future public employee in a 401(k) plan, they will have to figure out how to fund the retirement systems to pay the current retirees what they are due.

I am hearing calls to eliminate cost of living allowances (COLA) for current and future retirees. It would appear that it would be illegal to take it from current retirees; but if the California Rule is overturned, it could happen to future retirees. I will keep you informed of any developments on this issue.

We must all work together to protect our retirements and the retirement of future retirees.

2017 PRESIDENT'S ANNUAL REPORT by Alex Bernard



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. We are utilizing social media to help with recruitment. So far, we have had moderate results in our efforts. We have engaged a social media expert to help us with our social media use. Through these efforts we believe that our membership will grow in the next year. I would like to encourage the membership to help us recruit new members by telling retirees about the benefits of belonging to RPOAC. There is strength in numbers.

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. One of our newest benefits is CCW Safe. CCW Safe is a legal defense plan to protect members in self defense incidents. It not only protects in fire-

arms use incidents, it would cover you if you used some other kind of force to protect yourself. It comes with \$250,000 bail bond coverage. There is also a \$1,000,000 bail bond option at an additional cost. It is a program I would encourage you to look into. 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>.

As you know, RPOAC publishes the RPOAC Newsletter. 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, 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

ATTENTION RPOAC MEMBERS!

Watch your email over the next few weeks for an amazing opportunity to win a lifetime membership from one of the top firearms training facilities in the nation. Only RPOAC members will be able to enter so if you're not currently a member, be sure to join soon for a chance to win this valuable prize!

H.R.38 - Concealed Carry Reciprocity Act of 2017

The following was reprinted from congress.gov and countable.us websites.

This bill amends the federal criminal code to allow a qualified individual to carry a concealed handgun into or possess a concealed handgun in another state that allows individuals to carry concealed firearms.

A qualified individual must: (1) be eligible to possess, transport, or receive a firearm under federal law; (2) carry a valid photo identification document; and (3) carry a valid concealed carry permit issued by, or be eligible to carry a concealed firearm in, his or her state of residence.

Additionally, the bill specifies that a qualified individual who lawfully carries or possesses a concealed handgun in another state:

(1) is not subject to the federal prohibition on possessing a firearm in a school zone, and (2) may carry or possess the concealed handgun in federally owned lands that are open to the public.

The bill was first introduced in the House of Representatives on January 3, 2017. It was amended by the Committee on the Judiciary on December 4, 2017 and was most recently passed by the House on December 6, 2017 by a vote of 231 to 198. 225 Republicans and 6 Democrats voted in favor and 14 Republicans and 184 Democrats voted against.

The complete text of the bill can be found at this link:

[H.R. 38 TEXT](#)

This legislation was amended to also include the Fix NICS Act of 2017, which would look to ensure that government agencies comply with existing law and report criminal records to the FBI for inclusion in the National Instant Criminal Background Check System.

The original portion of this bill — the Concealed Carry

Reciprocity Act of 2017 — would allow individuals who have a concealed carry license to carry a concealed weapon in other states that grant concealed carry licenses as long as they abide by that state's laws. Concealed carry license holders would still not be able to carry their weapons in states that don't grant concealed carry licenses.

Concealed carry permit holders would be required to have their license or permit with them, in addition to a government-issued photo ID card, and be in compliance with the gun laws of the state they are in.

The Fix NICS Act would also penalize federal agencies that fail to report relevant criminal records to the FBI for inclusion in the NICS background check database, incentivize states to improve their reporting, and direct federal funds to ensuring that domestic violence records are reported. The bill would also require the Justice Dept. to study the use of "bump stocks" -- devices that increase the rate of fire of a semiautomatic rifle -- in the commission of a crime.

Sponsoring Rep. Richard Hudson (R-NC) introduced this bill to ensure that people who wish to obtain concealed carry permits can retain the ability to carry in other states as long as they comply with the laws of the state they're in. As he stated in the last session of Congress:

"Our Second Amendment right doesn't disappear when we cross state lines, and this legislation guarantees that. The Concealed Carry Reciprocity Act of 2017 is a common sense solution to a problem too many Americans face. It will provide law-abiding citizens the right to conceal carry and travel freely between states without worrying about conflicting state codes or onerous civil suits."



2017 EXECUTIVE DIRECTORS ANNUAL REPORT by Dennis Wright



Recruitment is still the most challenging aspect of our continued quest to remain a viable organization. Our newly implemented credit card payment program has been a great success this year.

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 arena. So keep up the good work! Our membership has been positively affected by the PERS magazine listing us as an organization. We have received many calls and new members.

Our insurance programs are going strong with more members taking advantage of the excellent programs available through Pacific Financial Designs. Our newest program, CCW SAFE is up and running and appears to be a very excellent not to mention competitive program. After reviewing this program I don't think there is another program that offers as much for the money. Check it out on our web site www.rpoac.org.

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

Fraternally,

Dennis Wright, Executive Director RPOAC

RPOAC 2017 Annual Meeting

Our 2017 Annual meeting was held on November 7th in Reno, Nevada at the Atlantis Hotel. The Board of Directors meeting was held in the morning followed by the general membership meeting in the afternoon.

These meetings provide opportunities for the Directors to discuss current association activities and to set a course for the upcoming year, while the general meeting gives members a chance to meet with the Board and express their thoughts and ideas for the future of RPOAC.

We were honored to have as our guest, Mr. Ron Dreher, the Government Affairs Director of PORAN (Peace Officers Research Association of Nevada). Ron gave a presentation of the current status of his PORAN which represents 36 law enforcement organizations and more than 1,500 law enforcement officers within the state of Nevada.

Please begin planning now to join us for our 2018 meeting. The date has not yet been set but is likely to be in early November. Keep checking the RPOAC website for more information regarding the meeting as it becomes available.



The RPOAC Board of Directors



RPOAC is the only association dedicated to serving the needs of retired first responders. Our primary concern is for you, the retiree. Unlike other organizations who also represent active-duty personnel, we focus our attention to the issues that could affect retirements and the benefits associated with retiring. Pass the word! Tell your friends to join RPOAC today!

CONDUCTING A HOME INVENTORY

A home inventory is a complete and detailed written list of all your personal property that's located in your home and stored in other structures like garages and toolsheds. It should include your possessions as well as those of family members and others living in your home. You should prepare an inventory whenever you move into a new home. To keep track of new additions and discarded items, be sure to update it every year.

Wasn't there a vase on that table in the study?

It would be quite an accomplishment for any of us to recall all of the contents of any one room, even at the calmest of moments. Remembering everything that's in your house and garage after a fire, theft, or other calamity would be virtually impossible. Yet that's what you'll be asked to do when you submit a claim on your homeowners insurance, unless you've already prepared a written inventory of your possessions.

Omitting items or failing to include an adequate description of an item may prevent you from receiving full compensation from your insurance company. Since the whole point of buying homeowners insurance is to be compensated for a financial loss, why

bet everything on your memory? You'll also find that a detailed inventory helps when filing a police report or when trying to prove a loss to the IRS.

Include everything but the kitchen sink

Under the terms of your homeowners policy, your claim for damaged or stolen property should show the quantity, description, actual cash value (i.e., the depreciated value of an item), and amount of loss associated with each item. You're also asked to provide copies of bills, receipts, and other documents that support the figures in your claim. If possible, keep copies of these documents off-site, too. It's also important to include the purchase price and purchase date of every item and to note the serial numbers and model numbers of any appliances and electrical equipment.

Listing the contents of each room and building separately promotes thoroughness and will help you organize your inventory. Make sure you catalog all the contents of every room, including rugs and carpets, wall hangings, curtains, blinds, and draperies. Be descriptive--refer to colors, di-

Continued on Page 6

Moving, Married, Divorced, Dead?

Life can throw many things our way, and when it does, don't forget to update your information with your benefits provider and RPOAC.

If you change addresses, finally marry that high school sweetheart, severed relations with the "old ball and chain" or have moved on to that great "precinct in the sky" be sure your insurance providers and RPOAC get notified so our records can be kept current.



mensions, manufacturers, and composite materials whenever you can. Make sure you include component parts and the contents of drawers, shelves, closets, storage boxes, and built-in cabinets. Describe not only the bed but also the headboard, mattress, and bedding. Try to identify every item that you would have to box or carry out if you were to move out of your home. The only things you should leave out of your inventory are the four walls, the ceiling, the floor, and the fixtures (e.g., toilets and sinks).

Give a full description of any expensive clothing items, such as leather or wool coats, boots, suits, or formal wear. If you'd rather not describe every item of clothing, at least list quantities (e.g., six wool sweaters, two pairs of sneakers, two pairs of corduroy trousers).

Make sure to include the items stored in your attic, basement, garage, or outbuildings. Sports equipment tends to be expensive and should be described in as much detail as possible. The same goes for jewelry, furniture, antiques, collectibles, and other expensive items covered by your policy. Don't forget tools and outdoor equipment like lawn furniture and barbecue grills.

This isn't a test; you won't be graded on your inventory for accuracy, completeness, or legibility. If you can't stand this overly detailed approach, at least take the time to jot down any items valued at \$50 or more. Hopefully, you'll never have to use your inventory, but if you have to deal with a catastrophe, you'll be happy you took the time to make a permanent record of all your possessions.

Getting the picture

Since a picture's worth a thousand words, consider taking a photograph or videotape of each room, with separate photos for big-ticket items (e.g., your valuable coin collection). If you use a camera, make sure you label each photo with notes about the items shown. If you use a video camera, provide a running commentary describing every item (e.g., date of purchase, price) that comes into view. Make sure to date-stamp the video, and take a shot of that day's newspaper. Contact your homeowners insurance agent; some offer a videotaped inventory as a free service to their customers.

Keep your inventory safe

Remember the purpose of your inventory. If there's a fire or catastrophic event, it'll do you no good if it's burned up in the fire or washed away with the flood. Regardless of whether the inventory is recorded on film, videocassette, computer software, a sketch pad, or the back of an envelope, keep a copy of it stored somewhere safe, like a safe-deposit box at a bank, or your desk at work.



Article Links

These are links to articles and legislative actions that could be of interest to retirees and affect their financial futures. These links can be found on the RPOAC website (www.rpoac.org) and we suggest you log in often as these links are updated regularly and the information contained in them can be time sensitive.

[New gun restrictions are coming to California in 2018](#) - 12/12/17

[Cities look at tax hikes to pay rising pension costs](#) - 12/11/17

[CA is putting retirees at risk with social justice pension investments](#) - 12/11/17

[Editorial - State-crushing 'California rule' on pensions must go](#) - 12/5/17

[Report blasts CalPERS' environmental and social 'activism'](#) - 12/5/17

[Opinion: Use surplus to pay down California pension debt](#) - 12/4/17

[Will Brown pension reform lead to more reform?](#) - 12/4/17

[Commentary: Brown, with nothing to lose, defies unions on pensions](#) - 12/1/17

[One city's struggle with mounting CalPERS costs](#) - 11/27/17

[Los Angeles in Pension Denial](#) - 11/27/17

[CA should be able to reduce public employees' pension benefits, says Jerry Brown](#) - 11/23/17

[Critics Pick Their Facts but Ignore the Truth](#) - 11/21/17

[Lead Court of Appeal pension case now set for argument](#) - 11/21/17

[Los Angeles: In Pension Denial](#) - 11/21/17

[CalPERS shelves rate increase opposed by cities](#) - 11/20/17

[Updating the status of an unusual grant-and-hold case](#) - 11/17/17

[CalPERS wants broke cities to deliver bad news to out-of-luck pensioners](#) - 11/14/17

[Could CalSTRS reserve pay down pension debt?](#) - 11/11/17

[Can CalPERS Divestment Make A Difference In Controversial Projects?](#) - 11/3/17

[New scam targets CalPERS retirees](#) - 11/3/17

[CalPERS faces another decision on employer rates](#) - 10/30/17

[Amid backlash, NPS yanks \\$98,000 grant for Black Panther Party](#) - 10/28/17

[Everything is at stake: CA unions brace for a Supreme Court loss](#) - 10/24/17