

# Retired Peace Officers Association of California



## Newsletter

April 2018

President's Message by Alex Bernard

### Retirees: Still Forgotten!



I would like to remind you that retirees in general are still forgotten by their departments and associations.

Many departments and associations ignore their retirees. Once they are off the payroll they don't keep them informed and/or invited to various events. They feel like they are no longer a part of the family or that they are second class citizens. I must point out there a number of departments and associations that do take care of their retirees. I applaud them for doing that. But this is an issue for many of us.

Departments tend to forget about retirees because they are no longer on the payroll. They have limited contact, if any, with retirees. However, departments have the issue of CCW endorsements for retirees. That means the department has to deal with firearm qualifications and issuance of an ID card. Some departments are better than oth-

ers dealing with these issues. The area that departments have the biggest problem with is keeping retirees informed of what is going on at the department. Even though they are retired, retirees want know what's going on with their former department and may want to attend department events. In many departments, it is hard for retirees to get the information. It is my hope that modern technology can resolve these issues in departments with information distribution problems.

Many associations tend to forget about retirees because they are focused on the issues affecting current members. Retiree issues are different and don't concern most association members. They don't understand that one day they will be retirees too. Some associations have a retired member on their board of directors. But in my experience it is rare. Many associations are good about keeping retirees informed

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#### How To Contact RPOAC

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- Visit [www.rpoac.org](http://www.rpoac.org) for information on our insurances and other benefits available to our members.

# RPOAC Website Usage Increases

Following the addition of our “Members Only” section of the rpoac.org website, our visitor statistics have continued to increase steadily. We are seeing more visits to the website monthly than we have ever had since the re-design of the site about four years ago.

Members are realizing the wealth of information available to them at the “click” of a mouse on pages like our “Briefing Board” page. Links to important legislative actions are found there to keep members informed. Our “Newsletter” link which



gives access to current and past editions of this newsletter are also very popular with our members.

Members are finding details about all the insurance products available to them through RPOAC by clicking on the “Benefits Information” link in the left menu column on the website.

If you haven’t yet obtained your username and password for access to the “Members Only” section, you can do so by sending your request through the “Contact RPOAC” button in the left column of the RPOAC

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*Visit the RPOAC Website at [www.rpoac.org](http://www.rpoac.org)!*

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## President’s Message (Continued from page 1)

of association activities by sending them the association newsletter. However, there are some associations that don’t communicate with their retired members at all. I would like to see this change, but as I stated earlier, most associations are totally focused on current members.

RPOAC is focused on retirees: Our motto is “Serving Those Who Served Others”. RPOAC was founded by retirees, is run by retirees, and is for retirees. RPOAC’s whole purpose is to protect and enhance benefits for law enforcement retirees. We protect your retirement benefits through monitoring legislation. RPOAC will either support or oppose legislation based on what effect it will have on retirees. We work together with FOP to support or oppose legislation on the state and national levels. RPOAC works to get enhanced benefits for retirees. Our insurance and other products are specifically designed for retirees. I truly believe there is no organization out there that can provide the

benefit levels at the reasonable cost RPOAC does. We are constantly looking for new benefits to help our members. The RPOAC Newsletter is published to keep retirees informed of what is going on with our association.

Fraternal Order of Police is the largest law enforcement association in the United States. RPOAC is affiliated with FOP because of their national influence and how they treat retirees. FOP treats retirees as equals to active officers. The National FOP President is a retiree and so is the California State Lodge President. FOP values the knowledge, experience and skills of retirees. They put them to use to help active and retired law enforcement officers. And that’s the way it should be.

In closing, I would to point out that two associations that haven’t forgotten about you; RPOAC and FOP. I hope you support both associations.



## The Director's Chair



**Randall Blayney — Los Angeles Chapter**

### Are Guns the “Real” Problem?

**A**s we listen to the news or open a newspaper we find a lot of people talking about the horrific, violent acts that have been perpetrated in our schools by crazy people with guns. The rallying call raised by many is to create legislation to ban certain types of firearms or related accessories.

Is a law prohibiting the purchase of a



particular firearm really going to stop anyone who is determined to commit one of these acts of violence? Does the crazy person say; “Well, I wanted to go on a mass shooting spree but now I can’t because they made a law!” I understand that people are tired of this type of thing happening and they know something must be done but restricting the rights of all because of the actions of a few is not a real answer. It’s just a “feel good” reaction that makes you think you’re doing something, when in reality, it won’t do anything to solve the problem.

And you know, when it turns out that the “laws” didn’t produce the effect that we were all told they would, the answer from those reactionists will be that we need even more laws! The old adage “If guns were out-lawed, only outlaws would have guns” is a factual reality. Here’s a little secret that many don’t seem to know: Criminals don’t obey laws!

We need to look at this from another angle. It’s not the gun that’s the problem, it’s the crazy person holding the gun! We have recently seen several incidents of mass attacks in which the suspects have used vehicles to “mow down” their victims. Based on the cries for bans on firearms, should we now be hearing calls to ban vehicles? When a drunk driver hits and kills a pedestrian, do we call for the prosecution of the car maker or the alcohol manufacturer? No, we hold the driver at fault. So let’s hold the gunman at fault!

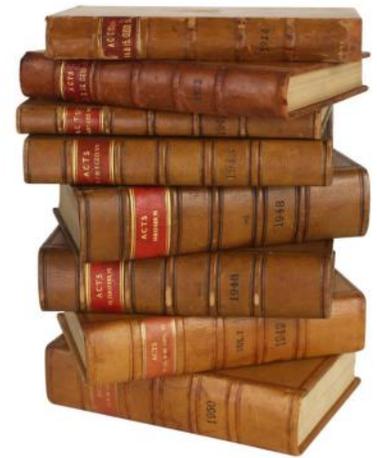
So what can we do to help prevent firearms from getting into the hands of people who shouldn’t have them, without interfering with the rights of the rest of us? I’m all for requiring intensive background checks before the purchase of a firearm. Attendance in a firearms safety course should be a mandatory requirement before a person purchases their first firearm. Anyone with a history of criminal activity or domestic violence should be barred from gun ownership. I would also urge that some HIPAA laws be suspended to allow access to people’s medical records to reveal if they have ever been diagnosed with any type of mental or psychological disorders. If they have, they would be disqualified from gun own-

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## Guns (continued from previous page)

ership. Some who are crying for new laws will not like this idea as it may reveal the mentally unstable who usually vote for their party!

Here's a new idea, let's require a firearms applicant to include three to five references on their application. You often can't borrow money or get a loan without people vouching for you. Why not have a similar requirement for a gun purchase? After the fact, we hear stories about the recent shooters from friends and neighbors. They tell how strange the behaviors of the suspects were or the odd things they saw them doing. These are the people who may be able to shed light into the true personalities of the gun applicant. This could also protect against the "lone wolf" terrorist since they often do not associate closely with other people. The answer to this problem is not found in more regulations prohibiting firearms to everyone. It's found in tighter control over who can have the firearm in



*“39 times in six years! Hello...think there may be a pattern there?”*



the first place.

The solution is also found in a better and more reliable reporting process from the government agencies. How many times was law enforcement called to the Parkland shooter's house prior to his rampage? 39 times over six years! Hello...think there may be a pattern there? But of course, if police had tried to take some sort of action against him, groups like the ACLU would probably be up in arms claiming violations of their civil rights and harassment!

The recent demonstrations by school kids walking out of school to protest gun violence makes for good video on the evening news. These teenagers shout that taking guns away from everyone will solve the problem. They are kids, with next to no life experience or wisdom who are being manipulated by their left-leaning educational systems.

The problem is real and the solutions are too. But we have to approach the issue with actions that will result in meaningful changes, not just parade around with signs and yelling.



# Just for Laughs!

## Elderly Man Thinks Fast

An elderly farmer in Florida had a large pond down by his fruit orchard. One evening he decided to go down to the pond and took a five gallon bucket to pick some fruit.

As he neared the pond, he heard female voices shouting and laughing with glee. As he came closer he saw a bunch of young women skinny-dipping in the pond. He made the women aware of his presence and they all went to the deep end. One of the women shouted to him, 'We're not coming out until you leave!'

The old man thought for a second and said, 'I didn't come down here to watch you ladies swim or to make you get out of the pond naked.'

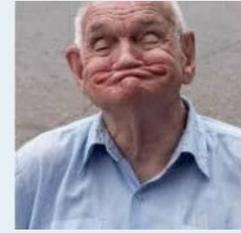
Holding the bucket up he said, 'I'm here to feed the alligator!' Moral: Old men can still think fast.

## Can't Take the Chance



A man and his ever-nagging wife went on vacation to Jerusalem. While they were there, the wife passed away. The undertaker told the husband, "You can have her shipped home for \$5,000, or you can bury her here, in the Holy Land, for \$150." The man thought about it and told him he would just have her shipped home. The undertaker asked, "Why would you spend \$5,000 to ship your wife home, when it would be wonderful to be buried here and you would spend only \$150?"

The man replied, "Long ago a man died here, was buried here, and three days later he rose from the dead. I just can't take that chance.."



## Daily Quotes

As you get older three things happen. First your memory goes, and I can't remember the other two.

Don't let aging get you down, it's too hard to get back up!

Old age is—a lot of crossed off names in an address book.

I'm so old they canceled my blood type!

Childhood is when they tell you "Falling is an important part of growing up." Adulthood is when you realize it.

Old age is not so bad when you consider the alternative.



## Your Benefits

Our benefits are managed through Pacific Financial Design, Inc. and Shane Cobb is our contact person.

For more details about any of our benefit offerings or if you have questions regarding the benefits, please contact Shane Cobb at (800) 733-4487 x305.

RPOAC is dedicated to providing its members with an outstanding selection of insurances and other benefits.

We welcome suggestions from members regarding any other benefits you would like to see offered.

Thank you for your continued support of RPOAC!



## Benefits Corner by Shane Cobb

### Planning Ahead for Life Insurance Proceeds

**W**hy did you purchase life insurance? If you're like most people who buy life insurance, you're looking to provide a source of income for someone (e.g., a spouse, parent, or child) after you die. Buying the policy was the first step. Now you'll need to do a little more work to ensure that the money you leave behind lasts.

#### You can never leave too much, or can you?

First, make sure what you'll leave behind is enough. Review your insurance needs annually, or more often if necessary. After a major life event (e.g., birth, death, marriage, divorce, job loss), it is also a good idea to review your coverage. If you think that you may need more life insurance or that you have too much, talk to your insurance professional, who can advise you on the right amount of insurance for your situation--remember that you're planning for your family's future.

Also, if you've chosen a cash value life insurance policy that allows you to make investment decisions, you may want some advice from an accountant, an investment advisor, or a financial professional. These experts can show you how to allocate your cash value account so that it fits in with your overall financial plan.

#### Can we talk?

If you've bought life insurance to ensure a bright future for

your children, sit them down and talk about it. It's always a good idea to talk to your children about the value of money, but serious talks about life insurance proceeds and the family estate should wait until they're older. Eighteen is probably a good age, or slightly younger if you think your youngsters are mature enough to handle it. Although you don't want to dwell on the fact that Mom and Dad won't always be around, you do want to make them understand:

- How much money they'll receive at your death, or at least that there will be sufficient funds for them to carry on, go to college, and so on
- Who will be in charge of it
- When it will be accessible and for what purposes
- What restrictions will be set in place
- Why all this planning is necessary

Do you have specific desires as to how you want the money to be spent (e.g., college education)? Explain your reasons. You may find that your children want to respect your wishes instead of trying to find ways around them. If you have young children, you'll need to appoint a guardian(s) in your will to care for them and manage their assets (including insurance proceeds), in case something should happen to you and/or your spouse. Small children won't

## Planning Ahead (continued)

understand all of the financial lingo, and you don't want to frighten them with talk of death. So, talk to the person(s) you have chosen as guardian(s) about your plans and wishes.

Did you name your spouse, a parent, or someone else as a beneficiary? Talk to them now--don't wait until a crisis arises. Among other things, you'll want to discuss how the insurance proceeds might be invested and what they should be used for (e.g., home mortgage, children's education, your final expenses). You should also talk about any financial plans you've already made (or plan to make) and tell them what life insurance policies you have and where all the important paperwork is located. That way, your beneficiaries will be prepared when the time comes.

### Revocable and irrevocable trusts

If you're concerned about your beneficiaries' spending habits, or that they might need help managing their inheritance, a trust may be the appropriate tool for you. A trust is a legal agreement in which you appoint a person or institution, called the trustee, to manage certain property (e.g., real estate, stock portfolios, life insurance proceeds) for the benefit of one or more beneficiaries. Your attorney can help you set one up. If the right type of trust is used, this can be an excellent way to plan for your beneficiary's financial future.

Two basic types of trusts are used in conjunction with life insurance: revocable trusts and irrevocable life insurance trusts (ILITs). Revocable trusts come in many varieties and can be used for many purposes. Revocable trusts allow you to

retain control over the trust and its assets, and even to terminate the trust if you so choose. You would generally name yourself as the trustee of a revocable trust while you're alive and appoint someone else as a successor trustee to carry out your wishes after you die. The trustee is legally obligated to pay out the proceeds of the insurance policy, and any other assets in the trust, as specified in the trust agreement. The benefit to you is knowing that your wishes will be carried out. Your beneficiaries won't be able to get around the trust agreement. The downside for you is that your estate will have to include assets in a revocable trust when calculating estate taxes.

With an ILIT, however, you'll enjoy certain tax benefits--the insurance proceeds and other assets in the trust aren't considered part of your taxable estate. You don't want your estate to pay unnecessary taxes, because this decreases the amount your heirs will ultimately receive. However, you must give up all rights and control over the trust--you can't act as the trustee or make any decisions about how assets are invested. If it appears that you have influence over the trustee, or that the trustee is carrying out your wishes, the ILIT will be added back into your estate tax calculation. If you have a sizable estate, you may be able to minimize the potential tax burden with an ILIT.



# Article Links

## ARTICLE LINKS

As a service to our members, we provide these links to articles and legislative actions that might adversely affect retirement pensions and/or benefits, or are topics that may be of interest to RPOAC members.

## RPOAC

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- [AB 1192 - Firearms: Retired Peace Officers](#) - 3/22/18
- [Oakland Cafe That Won't Serve Police Draws Protest](#) - 3/22/18
- [Pensions help San Francisco earn top bond rating](#) - 3/19/18
- [CalPERS retirees are suddenly worried about their pensions](#) - 3/19/18
- [Crucial court pension-cut ruling not on fast track](#) - 3/12/18
- [How more generous pensions boosted city costs](#) - 3/5/18
- [Unions prepare to lose in courthouse and strike back in the statehouse](#) - 2/28/18
- [Union fees on the line: Five takeaways from the Supreme Court hearing](#) - 2/27/18
- [Commentary: California's public pension crisis in a nutshell](#) - 2/21/18
- [Small CalPERS rate hike continues debt reform](#) - 2/19/18
- [CalPERS pension or a 401\(k\)? Workers could choose under Dem's bill](#) - 2/16/18
- [Pension fund hits milestone: It's earning more than it's paying out](#) - 2/13/18
- [When do CalPERS rates become 'unsustainable'?](#) - 2/12/18
- [Pension costs 'unsustainable,' California cities say](#) - 2/3/18
- [Why \\$1.4 million payouts top annual pension list](#) - 1/29/18
- [CalPERS seeks legislation to avoid pension cuts](#) - 1/22/18
- [Brown goes to court to finish pension reforms](#) - 1/16/18
- [Pensions will be 'on the chopping block' in next recession, Brown says](#) - 1/13/18
- [Borenstein: Brown suffers major setback on pension reform](#) - 1/11/18
- [High hurdle for pension cuts in new court ruling](#) - 1/9/18
- ['Excess' pension payments grow then phase out](#) - 1/8/18
- [Police Union Loyal to Trump Despite DOJ Opposition to Union Fees](#) - 12/28/17
- [Push to use pension funds on climate issue grows](#) - 12/26/17
- [Does the LEOSA Carry Law Apply to You?](#) - 12/23/17
- [CalPERS stays the course on rates, investing risk](#) - 12/19/17
- [New gun restrictions are coming to California in 2018](#) - 12/12/17
- [Will Brown pension reform lead to more reform?](#) - 12/4/17