



# President's Annual Report 2019

by Alex Bernard



## THERE IS STRENGTH IN NUMBERS



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.

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 firearms use incidents; it would cover you if you used some other kind of force to protect yourself. It comes with \$1,000,000 bail bond coverage. 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, 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.

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This year again, we are having two Front Sight Firearms Institute drawings to encourage members to recruit new members and to encourage new members to join. 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.

# RPOAC Board Meets in Reno

Your Board of Directors met in Reno for our Annual General Membership meeting on Tuesday, November 5. This meeting provides the Directors an opportunity to discuss current events and decide on the direction of the Association for the upcoming year.



During this meeting, the Board affirmed the appointment of George Torres as the new Gold Country Chapter Director. We welcome George to the Board and look forward to his contributions to the Board and the Association.

Financial Designs.

A drawing was held for the winner of our Front Sight Giveaway III. The results of that drawing can be found on page 4.



The Board received a presentation from our benefits manager Shane Cobb with Pacific

## BOARD MEETINGS

The RPOAC Board of Directors meets twice a year, usually in May and again in November. The May meeting is just for the Board but the November meeting is for the general membership. All members are welcome!

*Police Officers Prayer*

Lord I ask for courage  
 Courage to face and  
 Conquer my own fears ...  
 Courage to take me  
 Where others will not go ....  
 I ask for strength  
 Strength of body  
 to protect others  
 And Strength of spirit  
 to lead others ...  
 I ask for dedication  
 Dedication to my job,  
 to do it well.  
 Dedication to my community,  
 To keep it safe ...  
 Give me Lord, concern  
 For others who trust me  
 And compassion for those  
 who need me ...  
 And please Lord  
 Through it all  
 Be at my side ...

The Download of George Torres (author) on police officers prayer

*It is not only important that we support our law enforcement professionals physically through our speech and actions but also support them spiritually through our prayers.*

# It's Good to be Retired!

by Randall Blayney, L.A. Chapter Director

It's only been 6 ½ years since my retirement, and there are some aspects of the job that I do miss. The comradery with my fellow brothers and sisters in law enforcement, the looks I would receive from young children when I would stop to say hello and the general good feeling I would get from doing my job well. But I'm sad to say there are many more reasons today why I'm glad I no longer wear a badge.

public who has fallen prey to their propaganda.

Their misconstrued ideas and actions have resulted in many negatives. These include the weakening of laws in favor of the criminal, increasing legislation that inhibits officers from doing their jobs, budget cuts, reduced employment candidates and a lowering of morale among the ranks just to name a few.

The once well respected position of law enforcement has been severely tainted by today's career politicians, liberal educators, ignorant sports figures, so-called activist groups and the general

As we begin a new year my prayer is for a renewed sense of pride and strength among those still in law enforcement and a revival of respect from the people they service for the work they do!

FAST FACTS



**Median Retirement Savings**

According to a survey by the Transamerica Center for Retirement Studies, the median retirement savings by age in the U.S. is:

- Americans in their 20s: \$16,000
- Americans in their 30s: \$45,000
- Americans in their 40s: \$63,000
- Americans in their 50s: \$117,000
- Americans in their 60s: \$172,000



**Average Retirement Income**

According to the U.S. Census Bureau the average retirement income by household age is:

Age of Household	Median Income	Mean Income
Households Aged 55-59	\$73,645	\$103,423
Households Aged 60-64	\$63,919	\$89,882
Households Aged 65-69	\$54,124	\$79,772
Households Aged 70-74	\$46,797	\$68,0052
Households Aged 75 and Older:	\$31,893	\$49,614

**VISIT RPOAC.ORG**

# Things to Pay Attention to in 2020

by Alex Bernard – RPOAC President

There are several some things we need to pay attention to in 2020. First, the California Supreme Court may decide on the California Rule which would affect the pensions of current and future employees. Second, will Gavin Newsom try to take the CCW privilege from retired peace officers that currently have them? He vetoed a bill last year giving retired police officers from the



California State Universities the CCW privilege saying too many people had guns. And lastly, we need to watch if the Social Security Fairness Act will pass in Congress this year giving public employees the Social Security benefits they earned.

The California Supreme Court may decide on the California Rule which would affect the pensions of current and future public employees this year. The California Rule basically says that whatever pension benefits your public employer promised when you were hired, are the benefits you must receive when you retire. If they change the benefits, they must give you a benefit of equal or greater value. It will not affect current retirees. The battle on the California Rule has been going on for a number of years. The politicians are urging the Supreme Court to modify and/or eliminate the California Rule. So far, the Court has upheld the California Rule. It is hard to say what the Court will do. But it appears that they are leaning to uphold the California Rule. RPOAC will watch this case very closely.

Will Governor Gavin Newsom try to take the CCW privilege from retired peace officers that currently have them? Last year the Governor vetoed AB 603 which would have given retired

police officers of the California State Universities the CCW privilege, saying there are too many people with guns. He probably won't do anything, but with the crazy Legislature we have anything is possible. I have a gut feeling that something may come up this year. Both the Governor and the Legislature are very much for gun control. This is an issue we have to pay close attention to. RPOAC will watch this issue closely. If something is proposed, RPOAC will work with other associations to protect our CCW privilege. I hope nothing happens, but we will be prepared to take action if necessary.

We need to watch H.R. 141, the Social Security Fairness Act in Congress this year. The Social Security Fairness Act would give public employees the full Social Security benefits they earned. The bill would do away with the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These two provisions cause public employees to receive only a portion and/or nothing of their earned Social Security benefits. Fraternal Order of Police sponsored the bill. They are working hard to get it passed in Congress. Hopefully it will pass this year and public employees will receive the full benefits they have earned.



RPOAC keeps a close eye on issues that affect our membership. We work hard to protect the benefits you have earned. We are truly the only association in California run by retired peace officers to protect the interests of retired peace officers. We would like to thank you for your support over these many years. Stay safe.

# What Will You Pay for Medicare in 2020?

by Shane Cobb – RPOAC Benefits Manager

Medicare premiums, deductibles, and coinsurance amounts change annually. Here's a look at some of the costs that will apply in 2020 if you're enrolled in Original Medicare Part A and Part B.

## Medicare Part B Premiums

According to the Centers for Medicare & Medicaid Services (CMS), most people with Medicare who receive Social Security benefits will pay the standard monthly Part B premium of \$144.60 in 2020. However, if your premiums are deducted from your Social Security benefits, and the cost-of-living increase in your benefit payments for 2020 will not be enough to cover the Medicare Part B increase, then you may pay less than the standard Part B premium.

People with higher incomes may pay more than the standard premium. If your

modified adjusted gross income (MAGI) as reported on your 2018 federal income



tax return is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA), which is an extra charge added to your premium, as shown in the table below.

## Other Medicare Costs

The following out-of-pocket costs for Original Medicare Part A and Part B apply in 2020:

- Part A deductible for inpatient hospitalization: \$1,408 per benefit period
- Part A premium for those who need to buy coverage: up to \$458 per month (most people don't pay a premium for Medicare Part A)
- Part A coinsurance: \$352 per day for days 61 through 90, and \$704 per "lifetime reserve day" after day 90 (up to a 60-day lifetime maximum)
- Part B annual deductible: \$198
- Skilled nursing facility coinsurance: \$176 for days 21 through 100 (for each benefit period)

You filed an individual income tax return with MAGI that was:	You filed a joint income tax return with MAGI that was:	You filed an income tax return as married filing separately with MAGI that was:	Monthly premium in 2020 including any IRMAA is:
\$87,000 or less	\$174,000 or less	\$87,000 or less	\$144.60
Above \$87,000 up to \$109,000	Above \$174,000 up to \$218,000	N/A	\$202.40
Above \$109,000 up to \$136,000	Above \$218,000 up to \$272,000	N/A	\$289.20
Above \$136,000 up to \$163,000	Above \$272,000 up to \$326,000	N/A	\$376.00
Above \$163,000 and less than \$500,000	Above \$326,000 and less than \$750,000	Above \$87,000 and less than \$413,000	\$462.70
\$500,000 and above	\$750,000 and above	\$413,000 and above	\$491.60

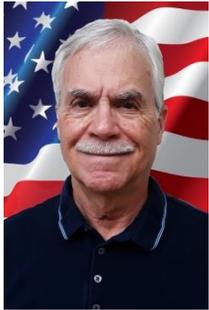
## FOR MORE INFORMATION

Visit the Benefits page of the RPOAC website or contact Shane Cobb at (800) 733-4487.



# What Price Freedom?

by George Torres – RPOAC Gold Country Chapter Director



## The Director's Chair

With all of the political turmoil we are subjected

to daily, we seem to lose sight that the mere fact we have the freedom for such turmoil is at a cost. So, what price is freedom? I am reminded that this month marked the 75<sup>th</sup> anniversary of the WWII Battle of the Bulge. With all the impeachment news overwhelming the media there was barely a mention. Think of it, about 90,000 gave their lives during the weeks that battle raged before Allied victory. It is such a cost for the often forgotten heroes.

The heroes of freedom are not politicians who claim to protect by legislation or Hollywood actors who defeat our enemies in two hour movies. The freedoms we enjoy today were secured with the blood of proud Americans willing to fight tyranny. These brave souls answered the call and volunteered to give the ultimate sacrifice to provide security and liberty for today's Americans.

In the Revolutionary War about 33,000 gave their lives for

558,000 gave their lives to preserve the Union and ultimately end slavery. During World War I about 116,708 American military personnel lost their lives. During World War II over 407,000



Americans gave their lives to prevent domination of the tyrannical governments. In the Korean War approximately 33,686 American soldiers gave the ultimate sacrifice. In the Vietnam War over 58,000 Americans gave their lives defeating the Communist only to have politicians surrender the victory, which resulted in the murder of millions by the Southeast Asian communist dictatorships. These statistics do not include the American heroes that have lost their lives in the Middle East and Afghanistan conflicts; or law enforcement officers protecting our communities.

Over 1.2 million Americans have given the ultimate sacrifice to preserve our freedoms, as well as the security of others. British P.M. Tony Blair noted, "Only two defining forces have ever offered to die for you: 1. Jesus Christ 2. The American G. I. One died for your soul, the other for your freedom." Can it be said any better?

Is our liberty facing extinction? If so, is it from internal as well as external forces? When you consider the chaos that is evident in our families and traditional norms, and in academia and our education system, the lawlessness in our communities and attacks on law enforcement personnel, one has to wonder. As noted by Philosopher David Hume "It is seldom that liberty of any kind is lost all at once."



Unfortunately, the sacrifices for liberty made by our forefathers are lost on many of today's "instant gratification-entitlement" generation. Those who know history understand what is at stake. The preservation of freedom must be the ultimate goal and achieving it will pay homage to those who have already made the payment. At what cost?



the creation of our great nation. In the War Between the States over

## Front Sight III Winner

It is our great pleasure to announce retired Captain Eric Point as the winner of our third Front Sight giveaway.



Eric worked his entire career for the Placentia Police Department, starting right out of high school as a Police Cadet in 1986. A year later and after graduating from the Fullerton College Police Reserve Academy, he became a Reserve Police Officer and worked as both a cadet and reserve officer until he was hired as a police academy recruit in 1990.

After graduating from the Orange County Sheriff's Academy (Class 100) and field training, Eric worked as a Police Officer from 1990-2000. His assignments included Patrol, FTO, Crimes-Persons Detective, SWAT and his favorite detail, Canine Handler.

Eric promoted to Sergeant in 2000 and worked in Patrol and as a K9 Unit Supervisor until 2005. He promoted to Lieutenant in 2005 and worked as a Patrol Watch Commander, Administrative and Investigations Lieutenant from 2005-2015. In 2015, he was promoted to Captain and worked as the Operations Division Commander until his retirement in 2019.

Congratulations Eric, enjoy your Front Sight membership!

### EXECUTIVE DIRECTOR'S REPORT

## Recruitment A continuing challenge



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

I know that some of you have been actively recruiting new members. Having said that, we still must remain very active in the recruitment area. So keep up the good work! Our membership has been positively affected by the PERS magazine listing us as an organization again this year. We have received many calls and new members. Our advertisement of the "Front Sight" drawing has netted new members as well.

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 very desirable and appears to be drawing increasing membership. After reviewing this program I don't think there is another program that offers as much for the money. Check it out on our website [www.rpoac.org](http://www.rpoac.org).

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

Fraternally,

Dennis Wright  
Executive Director RPOAC



CCW Safe is a legal service membership plan that was designed for CCW permit/license holders, active and retired military and law enforcement officers, and gun owners. They are not an insurance plan, they are a legal defense service plan. CCW Safe takes on the burden of the expenses associated with defending a self-defense/use of force critical incident. These expenses can include attorney's fees, investigators, experts, and other associated costs, such as depositions, document fees, trial exhibits, and more.

CCW Safe does not have the conflicts of an insurance product because the company is designed to indemnify the cost of the incident and not the outcome of a trial. It is not a reimbursement package and no money is required to be paid back to the company regardless of the outcome.

You are covered where your permit is honored in all states and Washington DC (New Jersey, New York, and Washington excluded). CCW Safe members will not have any out of pocket expenses associated with defending a self-defense incident, nor will they be limited by a policy cap on defense costs.



Visit the Benefits page of the RPOAC website for more information about this very important program.

# Front Sight Giveaway IV Now Open

We are now in our fourth giveaway for a Lifetime Commander-Level membership in the Front Sight Firearms Training Institute.

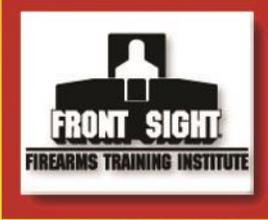
Open to all new members who complete and submit a membership application along with the required dues between November 1, 2019 and April 30, 2020.



The Front Sight Firearms Training Resort is, the world's premier and largest resort dedicated exclusively to providing you and your family with specialized courses in self-defense martial arts training and personal safety—with firearms or without.



**FRONT SIGHT GIVEAWAY IV**



**Our 4th Giveaway of a Lifetime-Commander level membership to the FRONT SIGHT FIREARMS TRAINING INSTITUTE is open to all new members who join RPOAC between November 1, 2019 & April 30, 2020!**

A completed application and dues payment must be received by RPOAC before your name will be entered into the drawing.

Winner will be drawn at the bi-annual RPOAC Board meeting held in May.



# The Briefing Board

Links to articles that may be of interest to our members

- [AG Barr: Disrespect for cops not only wrong, but endangering](#) - 12/18/19
- [Another price increase? Some with CalPERS long-term care insurance face sticker shock](#) - 12/11/19
- [Lack of driver's license isn't reason for police to search vehicle at traffic stop](#) - 11/26/19
- [CalPERS police-fire costs hit 'unsustainable' level](#) - 11/26/19
- ["F- the POA" Is a Slogan With Power](#) - 11/22/19
- [Sad, just sad...](#) - 11/11/19
- [Pension funds could lose some shareholder clout](#) - 11/11/19
- [Second chance for major ruling on pension cuts](#) - 10/28/19
- [We're working to help public agencies meet their pension demands](#) - 10/24/19
- [AB 392: Use of Force Standards](#) - 10/22/19
- [Gov. Newsom Signs Bill Limiting Rifle Purchases In California, and Many Other Gun Control Bills](#) - 10/14/19
- [Ex-Felons Can Now Serve On California Juries Under New Law](#) - 10/10/19
- [CalPERS trustee re-election ends outsider streak](#) - 10/7/19
- [Henry Jones Wins CalPERS Board Seat](#) - 10/4/19
- [Law Enforcement-Backed CA Use Of Force Measure Signed By Gov.](#) - 9/13/19
- [California lawmakers send governor police training bill](#) - 9/12/19
- [Golden Handshake: pension 'air time' lives on](#) - 9/9/19
- [San Francisco Officials Designate NRA a Domestic Terrorist Organization](#) - 9/4/19
- [It's no longer a crime to refuse to help a cop after Gavin Newsom signed this law](#) - 9/4/19
- [CHP Scandal Could Spread State-Wide](#) - 9/1/19
- [Sacramento Firefighters Union Pushes Back as City Moves Toward Reducing Health Care Benefits](#) - 8/26/19
- [CalPERS gets candid about 'critical' decade ahead](#) - 8/26/19
- [With pension burden climbing, California Highway Patrol agrees to delay some raises](#) - 8/23/19
- [Watch: California's new police use-of-force law, explained](#) - 8/20/19
- [CalPERS faces 'very serious risk' in \\$1.2 billion long-term care case, judge warns](#) - 8/15/19
- [CalPERS Offers New Program to Help Public Employers Offset Future Pension Costs](#) - 8/14/19
- [Warren's curb on top pension investment abuses](#) - 8/12/19