



Retired Peace Officers Association of California

Fraternal Order of Police - California Lodge #55

April 2020

Newsletter

President's Message by Alex Bernard

RPOAC is the Right Association for Retirees



A few months ago, one of our competitors tried to do a comparison of what they have to offer and what we offer. They did their comparison on a

cost basis which was inaccurate because they were comparing apples to oranges. Not all membership, CCW coverage, and insurance products are the same. When you make a comparison, you have to account for the differences in the product. As the saying goes, "you get what you pay for."

Our competitor touted that their dues was \$30 per year compared to our \$60 per year. What they didn't say is that you are an associate member of their organization, not a full member. You don't have the right to vote, a say in the direction of the organization, or to hold office. In RPOAC, you are a full member. You have the right to vote, a say in the direction of the organization, and the right to hold office. That is a big difference. I personally want the right to vote, determine the direction of the organization, and hold office. Fundamentally, retiree issues are different than that of active

peace officers. You need an association that represents the interests of retirees, not actives. RPOAC is that association. It was founded by retirees, for retirees and is run by retirees.

Not all CCW coverage is the same. Our competitor said their CCW coverage is only \$72 per year compared to the \$149 per year for CCW Safe which is our plan. What wasn't said is that our plan includes \$1,000,000 bail coverage and theirs doesn't. Unfortunately, in this age and time, bail coverage is essential for your protection. With the anti-gun agenda in California, you would probably need bail to get out jail if you were involved in a self-defense incident. As a retiree, the financial fallout from a self-defense incident is your responsibility, so bail coverage is very important and unlike their coverage, it is provided with CCW Safe. I personally have the CCW Safe coverage and I would encourage you to do the same.

Our competitor said that they have great insurance plans. Again, the 'Devil is in the details' because what wasn't mentioned is that those plans are aimed at active peace officers, not



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How To Contact RPOAC

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rpoac1@yahoo.com
- Visit www.rpoac.org for information on our insurances and other benefits available to our members.

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RPOAC Board Meeting May 12

Our bi-annual meeting of the RPOAC Board of Directors is scheduled for May 12, 2020 at the Peppermill Hotel and Casino in Reno, Nevada. However; because of current events, this meeting might have to be cancelled.

This meeting presents a great opportunity for you as members to contact your Director with any comments, suggestions or concerns you might have. The Director can then bring these matters before the Board for discussion.

All members are welcome to attend the bi-annual meeting in person. You'll have a chance to meet your Chapter Director and discuss the progress of our Association.

The RPOAC leadership greatly appreciates the support they receive from the membership as they continue to fight to protect your rights and benefits.



President's Message (Continued from page 1)

retirees. For example, if you had their group life insurance, at age 60 your coverage would go down to 65% and at age 80 your coverage would go down to 10%. So, if you would have a \$100,000 policy, at age 60 your heirs would only receive \$65,000, and at age 80 your heirs would only receive \$10,000. That doesn't sound good to me. I don't have the space to cover all types of insurance, but suffice it say, this is an example of not having age appropriate insurance for retirees. RPOAC has age appropriate insurance for retirees through Pacific Financial Designs. We have insurance products to meet your needs.

Many years ago, I got a term life insurance from Pacific Financial Designs that was hundreds cheaper than the policy I had at the time. More importantly, my coverage remains the same regardless of age. I would encourage you to contact Pacific Financial Designs with

your insurance needs. They have age appropriate insurance to meet your needs. You can see what they offer at: <https://www.thepfdgroup.com/retired-peace-officers-association-of-california/>

With the ongoing Coronavirus epidemic, we may have to cancel our Spring Board meeting. We will wait and see if we can hold it. The National Peace Officer Memorial and the California Peace Officer ceremonies have been canceled because of the epidemic. Our hopes and prayers go out to you and all the first responders that you remain safe and well.



The Director's Chair

George Torres
Gold Country Director



Let's agree that the passing of any soul is a sad event, and sometimes tragic. The thought of death takes me back to my early teen years when I spent three summers with my grandparents on an egg farm outside of Hot

Springs, Ark. I was mystified by the straightforwardness of my grandfather's "culling", as he put it, a few chickens. When I asked why he simply said they were sick and it was necessary to protect the other chickens. Still wondering why, he smiled at me and said, "Son, from the day you are born you start dying. It's just a matter of when and how." Yes, only death is inevitable. A brutal concept for a young teen, but the truth often is. That brings me to the current panic and some little reported facts to consider.

As of March 20th, the CDC reported that there were 14,631 reported cases of COVID-19 flu with 201 reported deaths. And the media seems to hype the reported death rate of about 1.3%. But that is a very small number when considered with the U.S. population. The U.S. has a population of about 331,002,651 so that means the percentage of persons infected with COVID-19 is about .0004% and the death rate is about .00006%. And the average age of those who died from it is about 80 yrs old, and those who died had other underlying health ailments.

Wonder why the media and government don't hype the numbers in this context? Could it be the facts don't support the hype? Now I don't

Flu Epidemic or Media Hype Epidemic?

like to think of myself as a conspirator theorist but I can't help but wonder why the government has fed into this media hype to cause such a panic among the general population? Shiva Ayadurai, a MIT PhD in Biological Engineering, opined it is fear mongering by the deep state and will go down in history as one of the biggest frauds to manipulate economies, suppress dissent and push mandated medicine. Or, could it be something as simple as the Trump administration is using the opportunity to advance desired policies like building the wall, securing the border, returning pharmaceutical production and manufacturing from China to the U.S.? Or, something as Machiavellian as "deep state" bureaucrats attempting to consolidate more power or control over the general population? Or, is it none of the above or a little of each? Is there some underlying purpose to all this hype?



You may dismiss the "deep state" theory outright as ridiculous, but consider our God given freedoms that we have enjoyed as routine that have been restricted or limited by government. Over the last week American citizens seem compliant with local, state and federal governments telling Americans to close their business, deprive business owners and employees of essential income, risk bankruptcy or home foreclosures which are far worse than simple inconvenience. Some government officials have not only suspended, but have criminalized, the Constitutional First Amendment Rights of freedom of assembly whether for entertainment, work or religious purposes. Shutting down day to day life for 99% of American citizens to accommodate .0004% of the population infected with a serious flu virus that as a low fatality rate just seems to do more harm than good. Those driving this media and government panic seem to ignore the simple fact that the regular seasonal

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flu viruses kills about 35,000 Americans every year, or that the “swine flu” and H1N1 flu killed thousands and the flu virus of 2017/2018 season reportedly killed about 80,000; yet life went on without any government restrictions.

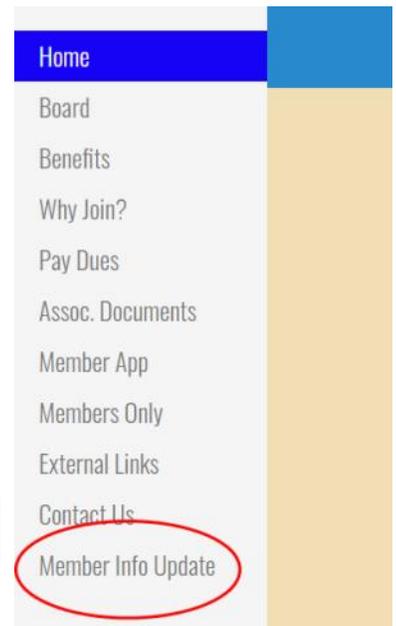
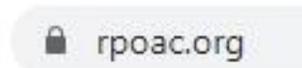
As a student of history I have a cautious fear of the tyranny of government. Those set on using government to achieve personal power and control over its citizens use false promises and the hype of some crisis, whether famine, economic, or invasion, as tools to manipulate the citizenry compliance with absolute

government control. Lenin and Stalin used these tools in Russia, and Hitler in Germany, and Mussolini used them in Italy. I am in no way comparing our leaders and government to these tyrannical despots. I’m only pointing out the similarities with the tools these dictators used to suppress and the current restrictions imposed by our government. It’s like boiling a frog. I am suggesting our difficult challenge is to balance the care for the small targeted population at risk of the COVID-19 virus and vigilance to protect our freedoms, economy and way of life.

RPOAC Website New Features

In response to several members inquiring how they can provide RPOAC with new contact information we have recently added to our RPOAC.ORG website a convenient way to do so. We now have a “Member Info Update” link in the left-hand column of the website. Clicking on it will bring up a simple form where you can enter your current info.

The RPOAC website is also now using Secure Sockets Layer (SSL). In the address bar to the left of rpoac.org, you should see a small padlock icon. Any information sent through the website will now be encrypted to protect it.



Be sure to visit RPOAC.ORG often for the latest news and info!

Front Sight Giveaway IV Ends Soon!



Our fourth giveaway for a Lifetime Commander level membership with the Front Sight Firearms Training Institute comes to an end on April 30th. If you know someone who would like to enter to win this amazing offer all they have to do is submit a RPOAC application along with their dues before the closing date.



The winner’s name will be drawn at the Bi-annual meeting held on May 12 in Reno. If the May meeting is cancelled the drawing will be postponed until the November meeting. A “Second-Chance” drawing for those entries from the third giveaway who did not win will also be drawn at that same meeting. Visit the RPOAC.org website for full details.

Just for Laughs!

THE STAGES OF SUCCESS

At age 4 success is...not peeing in your pants.
 At age 12 success is...having friends.
 At age 16 success is...having a drivers license.
 At age 20 success is...having sex.
 At age 35 success is...having money.
 At age 50 success is...having money.
 At age 60 success is...having sex.
 At age 70 success is...having a drivers license.
 At age 75 success is...having friends.
 At age 80 success is...not peeing in your pants

LOOKING GOOD, a poem

My face in the mirror isn't wrinkled or drawn.
 My house isn't dirty. The cobwebs are gone.
 My garden looks lovely and so does my lawn.
 I think I might never put my glasses back on.

GOD'S IMPROVEMENT

A little girl was sitting on her grandfather's lap as he read her a bedtime story.

From time to time she would take her eyes off the book and reach up to touch his wrinkled cheek. She was alternately stroking her own cheek, then his again. Finally, she spoke up, "Grandpa, did God make you?"

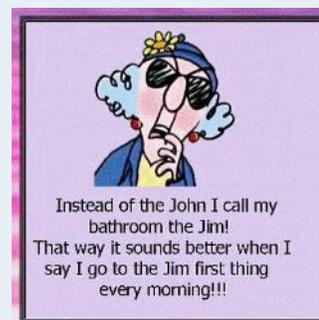
"Yes, sweetheart," he answered, "God made me a long time ago.

"Grandpa, did God make me too?"

"Yes, indeed, honey," he said, "God made you just a little while ago."

Feeling their respective faces again, she observed, "God's getting better at it, isn't he?"

Daily Funnies



Benefits Corner by Shane Cobb Bear Markets Come and Go

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 the RPOAC!

The longest bull market in history lasted almost 11 years before coronavirus fears and the realities of a seriously disrupted U.S. economy brought it to an end.

If you are losing sleep over volatility driven by a cascade of disheartening news, it may help to remember that the stock market is historically cyclical. There have been 10 bear markets (prior to this one) since 1950, and the market has recovered eventually every time.

Bear markets are typically defined as declines of 20% or more from the most recent high, and bull markets are increases of 20% or more from the bear market low. But there is no official declaration, so in some cases there are different interpretations regarding when these cycles begin and end.

On average, bull markets lasted longer (1,955 days) than bear markets (431 days) over this period, and the average bull market advance (172.0%) was

greater than the average bear market decline (-34.2%).

The bottom line is that neither the ups nor the downs last forever, even if they feel as though they will. During the worst downturns, there were short-term rallies and buying opportunities. And in some cases, people have profited over time by investing carefully just when things seemed bleakest.

If you're reconsidering your current investment strategy, a volatile market is probably the worst time to turn your portfolio inside out. Dramatic price swings can magnify the impact of a wholesale restructuring if the timing of that move is a little off. A well-thought-out asset allocation and diversification strategy is still the fundamental basis of good investment planning. Changes in your portfolio don't necessarily need to happen all at once. Try not to let fear derail your long-term goals.

Bear Markets Since 1950	Calendar Days to Bottom	U.S. Stock Market Decline (S&P 500 Index)
August 1956 to October 1957	446	-21.5%
December 1961 to June 1962	196	-28.0%
February 1966 to October 1966	240	-22.2%
November 1968 to May 1970	543	-36.1%
January 1973 to October 1974	630	-48.2%
November 1980 to August 1982	622	-27.1%
August 1987 to December 1987	101	-33.5%
July 1990 to October 1990	87	-19.9%
March 2000 to October 2002	929	-49.1%
October 2007 to March 2009	517	-56.8%



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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[CalPERS loses \\$69 billion in biggest market losses since Great Recession](#) - 3/22/20

[Federal Retirement Benefits on the Chopping Block](#) - 2/22/20

[CalPERS Responds to Congressman Banks](#) - 2/20/20

[Mayor Pete's Plan for Seniors](#) - 1/19/20

[Armed in America: It's not easy being a retired cop](#) - 1/17/20

[The End of Retirement](#) - 1/10/20

[Calpensions wrap-up: A look back at the 'crisis'](#) - 1/8/20

[What happens to your CalPERS pension after a divorce? It's complicated.](#) - 12/27/19

[Convicted or charged, San Diego County sheriff's employees risk loss of pension benefits](#) - 12/27/19

[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