



Retired Peace Officers Association of California

Fraternal Order of Police - California Lodge #55

NEWSLETTER

ISSUE 31

JULY 2022

Are You Protecting Yourself in These Times?

by Alex Bernard



Are you protecting yourself in these times? I feel impressed to bring up the subject of protecting yourself again because of the political climate in the state. The anti-gun and anti-law enforcement sentiments are strong in California. Although we are retired, these sentiments are held against us by some people. There are rumors of new gun legislation including forcing gun owners to buy liability insurance. If you had to use force to protect yourself and/or your family, you would be in legal and financial peril. When you were working and a self-protection incident would happen, you probably had some type of legal defense plan from your association. If you were named in a lawsuit, the perpetrator or his/her family would really be going after your city or county because of deep pockets. You would eventually be dropped from the lawsuit. But as a retiree, you no longer have those protections. You are on your own to protect yourself. You need to protect your assets for your future needs. But there are remedies for this problem. You can purchase a legal defense plan to cover your legal expenses if you are involved in a self-defense incident. You can buy a personal liability umbrella insurance policy to cover the cost of a judgement if you are subject to



one arising out of a self-defense incident. We will briefly review these types of coverage. A disclaimer, I am not an attorney or insurance agent, so I am explaining these types of coverage in general terms. You will need to speak to your insurance agent and/or attorney about specifics in your own case.

You can purchase a legal defense plan to cover your legal expenses if you are involved in a self-defense incident. RPOAC has partnered with CCW Safe to provide a legal defense plan for our membership. CCW Safe was founded by former police officers and attorneys. They understand use of force incidents. Their plan is designed after association legal defense plans that are similar to the ones you used when you were working. The CCW Safe plan covers criminal prosecution, civil litigation, and administrative action based on a self-defense incident. There



"If you want to find the guy most likely responsible for your trouble, look in the mirror!"

— Unknown

CCW SAFETM

LEGAL SERVICE MEMBERSHIP

If you carry a concealed weapon, you don't want to be without this important coverage. Visit our benefits provider for details.

[Pacific Financial Designs](#)

In This Issue

- Florida Signs LE Package
- RPOAC Annual Membership Meeting
- Roger Goodyear Passes
- Director's Chair - Mass Shootings
- Changes to RMD Requirements
- Article Links

Continued on next page.

are no out of pocket expenses or reimbursements required by this plan. It will cover you in all states that your CCW is honored in. This plan covers any use of force chosen by the member to protect his/her life or the lives of others if in self-defense. Most other plans only cover incidents where a firearm is used in self-defense. It also provides for bail bond coverage up to \$500,000.

As a retiree, I have had a couple different legal defense plans. This is the best plan I have seen on the market. It covers more than any of the plans I have seen. The basic plan for law enforcement is at the discounted price of \$179 per year with up to \$500,000 bail bond coverage. It is really a great value for what you get. I would encourage you to go to the link in this newsletter or the RPOAC website for a link to CCW Safe see what this legal defense plan has to offer.

Let's say you are involved in a self-defense incident and you are sued for the injuries sustained by the perpetrator; are you prepared to pay the damages if the perpetrator prevails in the lawsuit? That is where a personal liability umbrella policy comes into play. Your personal liability coverage typically of \$1,000,000 or more. So, between the two coverages the damages of the lawsuit may be covered. Depending on your assets, limits may be appropriate. Umbrella policy coverage may vary insurance company to insurance company, so it is advisable that you talk to your insurance agent about what coverage would be right for you. Protecting your assets is very important, so I encourage you to speak to your insurance agent about a personal liability umbrella policy.



But an umbrella policy homeowner's gives additional personal liability coverage the damages be covered. Depend- higher or lower policy

The Annual Members' Meeting is scheduled for Tuesday, October 25, 2022, at the Peppermill Hotel in Reno, Nevada at the conclusion of the Board meeting. It is subject to change based on what is happening with the pandemic at the time. Should there be a change, we will notify by email and post it on our website

Stay safe out there.

[Link to CCW Safe Info](#)

HEY, ARE YOU MISSING OUT?

You are if you're not taking advantage of all the great insurance and other benefits available to you as a member of the RPOAC!

Visit the Benefits page of our website today at www.rpoac.org

RPOAC Annual Meeting

Our Annual Meeting will take place on Tuesday October 25, 2022. It will be held at the Peppermill Hotel & Casino in Reno, Nevada.

Contact the hotel directly to book your room.

All RPOAC members are invited AND encouraged to attend the general meeting.



The Peppermill Hotel & Casino, Reno

Benefits Available to Members

- ◆ CCW Safe
- ◆ Hear in America
- ◆ Healthiest You
- ◆ My Notification
- ◆ LegalShield
- ◆ United Health Dental
- ◆ Vision Plan of America
- ◆ And much more are available to RPOAC members.

RPOAC Director Positions Available

Would you like to become more involved with the Retired Peace Officers Association? We currently have openings for Chapter Directors in our Central Coast, North Valley, Orange County and Oregon Chapters.

The Directors of the RPOAC are elected by the members of their respective Chapters for two-year terms.

The Directors generally meet twice a year. Our Annual Meeting is usually held in October or November and a Bi-Annual meeting in May.

If interested, contact our Executive Director by email at rpoac1@yahoo.com

CALL FOR BOARD MEMBERS



Florida Gov. Signs LE Package

New police officers in Florida will receive a \$5,000 bonus and will have up to \$1,000 in tuition, fees and other education expenses for police academies covered as part of a large law enforcement bill Gov. Ron DeSantis signed into law on Friday, April 1, 2022.

The bonus and training program costs in the bill ([HB 3](#)) were part of a package DeSantis pushed for starting last year, in addition to a \$1,000 reimbursement for training costs.

The proposal is aimed at recruiting police officers in other states to move to Florida and get more in-state recruits for law enforcement agencies. DeSantis often juxtaposed his proposal with a push from some advocates to “defund the police” in the aftermath of the murder of George Floyd, a Black man, at the hands of Minneapolis police in 2020.

“We never once backed down from supporting the folks who wear the uniform, who wear the badge, who put themselves at risk to keep us safe,” DeSantis said shortly before signing the bill in Titusville. “We wanted to say that this law enforcement profession is a noble calling and we want to support you if you make that decision to protect and serve.”

New officers must complete training and be hired at a Florida law enforcement agency and work for at least two years to receive the \$5,000 bonus.

“You started to see good people vilified for the bad acts of a few,” said Rep. Tom Leek, an Ormond Beach Republican who sponsored the bill. “In Florida, we don’t defund the police. Not today, not tomorrow and not ever.”

The new law takes effect July 1.

Lawmakers included several other provisions in the bill aimed at boosting police officers, such as a \$5,000 increase in salary for every county Sheriff, allowing military veterans with an associates degree to skip the basic skills test requirement for law enforcement recruit training programs, and giving police officers credit at state universities and state colleges for their law enforcement training.

Children of police officers also will be eligible for vouchers to attend a private school, and police officers who adopt a child from the state welfare system will receive a \$10,000 payment. Those who adopt a special needs child will receive a \$25,000 payment.

Another provision of the bill, which received criticism from some Democrats when it was tacked onto the measure late in the Legislative Session, allows Sheriffs to transfer money in their budgets after it has been approved by the County Commission.

The underlying bill, however, received overwhelming bipartisan support, passing unanimously in the Senate and 114-3 in the House.

Roger Goodyear, Central Coast Chapter Director Passes

It is with great sadness that we report the passing of our long-time friend and RPOAC Board member Roger Goodyear.

Roger was born and raised in and around Detroit Michigan and had vivid recollections of being awakened early in the morning on December 7, 1941, to newspaper boys walking down the street yelling WAR. Most of the rest of the day was consumed by listening to the radio for further information. Church was heavily attended that Sunday. World War II ended before he was in high school.

Eight months after graduation Roger joined the Marine Corps, and headed off to boot camp, to begin a three year enlistment. He wound up serving with a Marine Aviation Detachment as an instructor at a Naval Aviation Training Station. When his three years ended Roger chose to stand down, and return to civilian life.

After meeting a Detroit police officer in 1956 Roger applied for and was hired by the Detroit Police Department on July 8, 1957. After six years with that department Roger moved to California

where he worked for a year as a Lineman for Pacific Bell. Roger then applied with the Palo Alto Police Department and began the academy in October 1964. He spent 15-years there working various positions.

While working for PAPD Roger met and married his wife, Sharon and together raised two great children. He also completed college earning a bachelor's degree. He was trained as a Fingerprint examiner through the FBI, which included attending the FBI academy at Quantico.

Roger retired from law enforcement on an Industrial Disability in 1979. He worked as a private investigator for insurance companies from 1980 to 1982 then started his own Private Investigator business and worked primarily for various attorneys.

In retirement Roger remained active with the RPOAC serving as a Director for both the Bay Area Chapter and Central Coast Chapter. He served five years as President and one term as Treasurer. His contributions to the RPOAC will be greatly missed.



The Director's Chair



There is no doubt that the number of mass shooting incidents in this nation is increasing and at an alarming rate. The question we should be asking is why are these types of incidents increasing?

A great many voices will claim that access to guns is the reason and therefore more restrictive legislation of firearms is the answer. But following some brief research, I have made an interesting observation which I will now present for your consideration.

First, how do you define a “mass shooting”? Apparently there is no widely accepted definition. Some say a minimum of three people injured, some say four. Some count only deaths while others include injured. For the numbers I’m about to present, the definition will be a shooting incident involving at least three people injured or killed, in roughly the same place, at roughly the same time. These incidents are limited to those occurring only within the United States.

Let’s take a short trip into history. During the entire decade of the 1950’s there were four such mass shooting incidents. During the 60’s there were seven. 19 in the 70’s, 22 in the 80’s, 32 in the 90’s, 39 in the 2000’s and 123 in

Mass Shootings—an Observation

by Randall Blayney, Los Angeles Chapter Director

the decade from 2010-2019.

Gun laws and restrictions were, by comparison to today’s, almost non-existent in those earlier decades. In 1934 the National Firearms Act regulated, for the first time, the manufacture, sale and possession of fully automatic firearms like machine guns. The Federal Firearms Act of 1938 placed the first limitations on selling ordinary firearms by requiring sellers to obtain a Federal Firearms License. It also prohibited the sale of guns to persons convicted of violent felonies. It took 30 years for the next significant legislation, The Gun Control Act of 1968. This law further limited gun sales by banning the sale to persons convicted of any non-business related felony (i.e. anti-trust laws, racketeering, bribery, money laundering, etc.), persons found to be mentally incompetent and users of illegal drugs. Imagine—up until 1968 crazy people could legally buy guns!

Here is my observation; during the decades when gun restrictions were minimal, we had far fewer mass shooting incidents. If availability to firearms is the sole reason for the current epidemic, why weren’t there far more incidents decades ago when even certifiably insane people and/or drug users could legally buy guns? As time passes, the number of mass shooting incidents continues to grow. In response to those incidents, gun laws and restrictions also continue to become more restrictive but don’t appear to have much of an affect on reducing the trend.

Maybe there are other factors to consider when questioning the reasons for the increasing gun violence.

It is this authors opinion that common sense gun regulations are necessary. Waiting periods, registration, background checks including access to mental health records, and mandatory training classes are all restrictions that I could support. But something else has changed in our society that has lessened the value of human life to the point where someone is capable of the atrocities we see today.

According to the website Statista, of the mass shootings in the U.S. between 1982 and June 2022, over 95% were committed by males. Why are these men so lacking of moral standards? Did they have any male role models to learn from in their youth?

Our society continues to move in a direction where the values of home, the nuclear-family and moral responsibility have become “washed out” and even forgotten. People intent on doing harm to others will find ways around laws and restrictions. Our goal should be to raise people with a respect for human life and a sense of moral responsibility for their own actions. That all begins and ends in the home, with family!



Required Distributions: Changes You Need to Know

by Shane Cobb, RPOAC Benefits Administrator

The Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 changed the rules for taking distributions from retirement accounts inherited after 2019. The so-called 10-year rule generally requires inherited accounts to be emptied within 10 years of the original owner's death, with some exceptions. Where an exception applies, the entire account must generally be emptied within 10 years of the beneficiary's death, or within 10 years after a minor child beneficiary reaches age 21. This reduces the ability of most beneficiaries to spread out, or "stretch," distributions from an inherited defined contribution plan or an IRA.

In February 2022, the IRS issued proposed regulations (generally applicable starting in 2022) that interpret the revised required minimum distribution (RMD) rules. Unless these proposals are amended, some beneficiaries could be subject to annual required distributions as well as a full distribution at the end of a 10-year period. Account owners and their beneficiaries may want to familiarize themselves with these new interpretations and how they might be affected by them.

ing RMDs for the year you reach age 72 (age 70½ if you were born before July 1, 1949). If you're age 72 or older and still working for the employer that maintains the retirement plan, you may be able to wait until the year after retiring to start RMDs from that account. No RMDs are required from a Roth IRA during your lifetime (beneficiaries are subject to inherited retirement account rules). Failing to take an RMD can be costly: a 50% penalty generally applies to the extent an RMD is not made.



The required beginning date for the first year you are required to take a lifetime distribution is no later than April 1 of the next year. After your first distribution, annual distributions must be taken by the end of each year. (Note that if you wait until April 1 to take your first-year distribution, you would have to take two distributions for that year: one by April 1 and the other by December 31.)

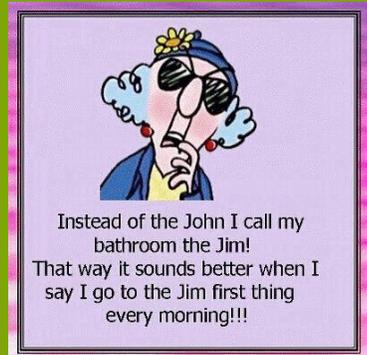
When you die, the RMD rules also govern how quickly your retirement plan or IRA will need to be distributed to your beneficiaries. The rules are largely based on two factors: (1) the individuals you select as beneficiaries of your retirement plan, and (2) whether you pass away before or on or after your required beginning date. Because no lifetime RMDs are required from a Roth IRA, Roth IRA owners are always treated as dying before their required beginning date.



RMD Basics

If you own a traditional IRA or participate in a retirement plan like a 401(k), you generally must start tak-

Just for Laughs



Required Distributions: Changes You Need to Know

(continued from previous page)

Who Is Subject to the 10-Year Rule?

The SECURE Act does still allow certain beneficiaries to continue to “stretch” distributions, at least to some extent. These eligible designated beneficiaries (EDBs) include your surviving spouse, your minor children, any individual not more than 10 years younger than you, and certain disabled or chronically ill individuals. Generally, EDBs are able to take annual required distributions based on remaining life expectancy. However, once an EDB dies, or once a minor child EDB reaches age 21, any remaining funds must be distributed within 10 years.



Significantly, though, the SECURE Act requires that if your designated beneficiary is not an EDB, the entire account must be fully distributed within 10 years after your death.

What If Your Designated Beneficiary Is Not an EDB?

If you die before your required beginning date, no distributions are required during the first nine years after your death, but the entire account must be distributed in the tenth year.

If you die on or after your required beginning date, annual distributions based on the designated

beneficiary’s remaining life expectancy are required in the first nine years after the year of your death, then the remainder of the account must be distributed in the tenth year.

What If Your Beneficiary Is a Non-spouse EDB?

After your death, annual distributions will be required based on remaining life expectancy. If you die before your required beginning date, required annual distributions will be based on the EDB’s remaining life expectancy. If you die on or after your required beginning date, annual distributions after your death will be based on the greater of (a) what would have been your remaining life expectancy or (b) the beneficiary’s remaining life expectancy. Also, if distributions are calculated each year based on what would have been your remaining life expectancy, the entire account must be distributed by the end of the calendar year in which the beneficiary’s remaining life expectancy would have been reduced to one or less (if the beneficiary’s remaining life expectancy had been used).

After your beneficiary dies or your beneficiary who is your minor child turns age 21, annual distributions based on remaining life expectancy must continue during the first nine years after the year of such an event. The entire account must be fully distributed in the tenth year.

What If Your Designated Beneficiary Is Your Spouse?

There are many special rules if your spouse is your designated beneficiary. The 10-year rule generally has no effect until after the

death of your spouse, or possibly until after the death of your spouse’s designated beneficiary.

What Life Expectancy Is Used to Determine RMDs After You Die?

Annual required distributions based on life expectancy are generally calculated each year by dividing the account balance as of December 31 of the previous year by the applicable denominator for the current year (but the RMD will never exceed the entire account balance on the date of the distribution).

When your life expectancy is used, the applicable denominator is your life expectancy in the calendar year of your death, reduced by one for each subsequent year. When the non-spouse beneficiary’s life expectancy is used, the applicable denominator is that beneficiary’s life expectancy in the year following the calendar year of your death, reduced by one for each subsequent year. (Note that if the applicable denominator is reduced to zero in any year using this “subtract one” method, the entire account would need to be distributed.) And at the end of the appropriate 10-year period, any remaining balance must be distributed.

The rules relating to required minimum distributions are complicated, and the consequences of making a mistake can be severe. Talk to a tax or financial professional to understand how the rules, and the new proposed regulations, apply to your individual situation.



The Briefing Board

[California bill would make gunowners buy liability insurance](#) 6/17/22
[\\$2.7 billion settlement in CalPERS long-term care insurance lawsuit is canceled](#) 5/23/22
[Why the Push to Lower Standards For Becoming A District Attorney Investigator?](#) 5/15/22
[CalPERS Rules Out Santa Ana Police Union Boss' Pension Boost](#) - 5/5/22
[3 Southern California sheriffs say state lawmakers hurting cops' efforts to improve public safety](#) - 4/24/22
[U.S. lawmakers introduce bill to protect tax credit for retired cops, firefighters](#) - 4/3/22
[Cop cash: California law enforcement gives big to campaigns](#) - 4/1/22
[CalPERS to reassess investment portfolio, divesting from Russia](#) - 3/28/22
[California Democratic leaders take heat from two directions](#) - 3/19/22
[Notices of Election Released for 3 CalPERS Board Seats](#) - 3/14/22
[Teachers, school employees may be paying thousands in extra fees on retirement accounts](#) - 3/12/22
[California lawmakers push pension funds to divest of Russian assets](#) - 3/7/22
[LAPD officers will now have to explain reasons behind traffic stops](#) - 3/2/22
[California city approves 1st US insurance law for gun owners](#) - 1/26/22
[California politicians now talking tough on crime](#) - 1/19/22
[Who should pay for pension mistakes? New California law puts employers on the hook](#) - 12/30/21
[Democrats, Employee Groups Rally Around Social Security Reform Bill](#) - 12/10/21
[CalPERS says these 5 retirees broke pension rules with part-time jobs. What did they do wrong?](#) - 12/2/21
[Borenstein: Biden, like Obama, aims to weaken California pension reform](#) - 11/21/21
[CalPERS Board Selects New Asset Allocation for Investment Portfolio, Keeps Discount Rate at 6.8%](#) - 11/16/21
[Biden administration blocks billions in California transit money, citing pension law](#) - 11/11/21
[Issue 24-Citizen Review Board, Cleveland passes, Minneapolis defeats Public Safety proposal](#) - 11/3/21
[Minneapolis voters to decide on scrapping police department after George Floyd murder](#) - 11/1/21
[Private Equity Firms Want to Gobble Up California's Pensions](#) - 11/1/21
[California Democrats defer proposal to ban contributions from law enforcement, fossil fuel groups](#) - 10/25/21
[U.S. Supreme Court sides with police in qualified immunity cases](#) - 10/24/21
[Final FOP vs Brown out of Oregon](#) - 9/16/21

Contact Us

Give us a call or email for more information about our services and products

RPOAC
PO Box 1239
Colfax, CA 95713

(800) 743-7622

contact@rpoac.org

Visit us on the web at
www.rpoac.org

The Briefing Board

The links to the left will take you to articles of interest concerning legislative actions, retirement pension info and other law enforcement news.

