



Retired Peace Officers Association of California

Fraternal Order of Police - California Lodge #55

October 2025

NEWSLETTER

President's Message

By Alex Bernard

Political Correctness or Political Insanity?

Has political correctness turned to political insanity? It appears that it has. There is a recruitment crisis in law enforcement and legislators have raised the educational requirements for peace officers. The same legislators have just passed a law to prohibit state and federal officers from wearing masks while they perform their duties. They can regulate what state and local peace officers do, but they have no authority over federal officers. Many of the legislators are attorneys and they should know that they can't regulate what the federal government does. These kinds of actions appear to be political insanity in light of the circumstances.

As a retired old school cop, I believe in common sense. What I am finding out is that common sense is not so common anymore. The legislators need to use common sense instead of trying to score political points with bad legislation. The peace officers and the public deserve better than this.

Commencing in 2031, AB 992 requires peace officers to obtain a specified degree or certificate within three years of getting their basic certificate. There are a few exceptions to this rule. Considering the recruitment crisis, this bill doesn't make sense to me. The legislators believe that highly educated cops will be less violent. I personally don't believe the correlation based on my work experience. I am all for raising educational standards, but this isn't the time to do it. I remember since back in the 1970's they were talking about requiring peace officers to have degrees. Many officers got degrees on their own. Many departments gave or now give their officers bonuses for having a degree. But given the recruitment crisis, this isn't the time to require degrees. We need to keep the field of candidates as big as possible to get the maximum number of qualified candidates hired. Many large agencies are down more than 1,000 officers, and agencies need to be able to fill their vacancies.

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POLITICAL CORRECTNESS OR INSANITY?

Commencing July 1, 2026, SB 627 prohibits state and federal officers from wearing masks while performing their duties, except in specified circumstances. Unfortunately, this appears to be nothing more than virtue signaling. The legislators appear to be very unhappy with the federal officers wearing masks performing their duties and they believe they have the authority to regulate their actions. Soon enough they will find out they do not have the authority to regulate the operations of the federal government. The United States Constitution defines the authority of the states and the federal government. What I find interesting in the bill is the severability clause. If any part of the bill is found unenforceable, the rest of the bill will remain in place. The legislators know they can't regulate the federal officers, but they want to get political points passing the bill. They are willing to spend millions of dollars in legal fees when the federal government sues them over their legislation. This truly appears to be political insanity.

I would like to wish all of you a happy holiday season and a prosperous New Year.

ARE YOU UP TO DATE?

There are many events in our lives that can require a change in beneficiary designation. Marriages, divorces, deaths, etc. If you have experienced any of these, you might need to make changes to your pension, life insurance, and bank accounts.

Be sure to contact your accountant or legal professional to see if you need to update your beneficiary status.

Director Positions Open

RPOAC is actively seeking members to fill our vacant Director positions.

Currently we have openings in the following Chapters:

- Central Coast
- Tri-Counties
- Orange County
- North Valley
- Oregon

If you, or a member you know, might be interested please contact our Executive Director, Dennis Wright via email at rpoac1@yahoo.com or by calling our office at (800) 743-7622.



Benefits Corner



ESSENTIAL TYPES OF INSURANCE SENIORS SHOULD CONSIDER

As individuals age, their insurance needs evolve. Seniors often face unique health, financial, and lifestyle risks that make proper insurance coverage not just important, but essential. Here are the key types of insurance every senior should consider to protect their health, finances, and peace of mind.

1. Health Insurance (Medicare and Supplemental Coverage)

For seniors aged 65 and older, Medicare becomes the primary health insurance provider. However, traditional Medicare (Parts A and B) doesn't cover everything—such as prescription drugs, dental, vision, and long-term care. To fill these gaps, seniors can enroll in a **Medicare Advantage Plan (Part C)** or add **Medicare Supplement Insurance (Medigap)** along with a **Part D plan for prescription drugs**. These options help reduce out-of-pocket costs and provide broader coverage.

2. Long-Term Care Insurance

Many seniors will eventually need help with daily living activities—services that are not typically covered by Medicare. Long-term care insurance can help pay for nursing homes, assisted living, or in-home care, preserving savings and reducing the financial burden on families.

3. Life Insurance

While the primary need for life insurance often decreases in retirement, it can still be valuable. Seniors may use life insurance to cover final

expenses, leave a financial legacy, or provide for a dependent spouse. Options include **term life**, **whole life**, or **guaranteed universal life policies**, depending on the individual's health, financial goals, and budget.

4. Dental, Vision, and Hearing Insurance

Medicare doesn't cover most dental, vision, or hearing services. Since these issues become more common with age, standalone insurance plans for these needs can help cover routine exams, glasses, hearing aids, and necessary procedures.

5. Homeowners or Renters Insurance

For seniors aging in place, maintaining homeowners insurance is crucial to protect their property and assets. Those who rent should have renters insurance to safeguard personal belongings and cover liability.

6. Travel Insurance (If Applicable)

Many retirees enjoy traveling, and travel insurance can offer protection against trip cancellations, medical emergencies abroad, and lost luggage. Since Medicare typically doesn't cover international healthcare, a travel medical plan is especially important.

In summary, the right mix of insurance can help seniors maintain independence, protect assets, and manage health-related expenses. It's wise to regularly review insurance coverage with a trusted advisor to ensure it meets changing needs in retirement.

NOTICE TO MEMBERS: Annual Member's Meeting for 2025 Coming Soon!

Our annual meeting of members is scheduled for Tuesday, October 14th at the Atlantis Hotel in Reno, Nevada. Contact the hotel for reservations.

The Briefing Board

Links to articles of interest to our members.

- [City of LA making it easier for LAPD to hire more officers](#) - 9/12/25
- [CalPERS Announces Health Plan Premiums for 2026](#) - 7/16/25
- [CalPERS Announces Preliminary 11.6% Return for 2024-25 Fiscal Year](#) - 7/15/25
- [Appellate court reverses qualified immunity decision, revives lawsuit against LAPD officer](#) - 6/3/25
- [CHP deploys all-black enforcement vehicles, potentially against state codes](#) - 6/2/25
- [New California ruling targets Ventura County retirees](#) - 6/2/25
- [Lawmakers might undermine California's landmark public pension reform](#) - 5/1/25
- [California's big pension funds lost billions in stock market selloff. Can they recover in time?](#) - 4/8/25
- [CalPERS Sets the Record Straight on Its Climate Action Plan](#) - 3/18/25
- [AB 1333 is Dead: Assemblyman Zbur Withdraws Bill Limiting Self-Defense](#) - 3/14/25
- [A California union boss thought his \\$300K salary would count toward his pension](#) - 3/7/25
- [Social Security Fairness Act](#) - 1/28/25
- [Why US Congress restored Social Security benefits for public-sector retirees](#) - 12/26/24
- [CalPERS Climate Solution Commitments Surpass \\$53 Billion](#) - 11/19/24



**Always be aware of the things
your government is doing so you
can act if necessary!**

Food For Thought...

The Negative Aspects of Lowering Hiring Standards for Police Officers

Law enforcement officers are entrusted with one of the most critical responsibilities in society—protecting citizens, maintaining order, and upholding justice. Because of this, high hiring standards are essential to ensure that only the most qualified individuals are given the authority to enforce the law. Lowering these standards, while often presented as a solution to staffing shortages or recruitment challenges, can create a host of negative consequences that ultimately weaken public safety and erode community trust.

One major concern is the potential decline in professionalism and competence. Police officers must possess not only physical readiness but also strong decision-making skills, emotional stability, and ethical judgment. Reducing academic, physical, or psychological requirements risks admitting individuals who may lack the critical thinking and discipline needed to make sound judgments in high-pressure situations. Mistakes made by underqualified officers can escalate conflicts rather than resolve them, putting both the public and fellow officers at risk.

Another negative aspect is the erosion of community trust. Citizens expect law enforcement officers to embody integrity and competence. If communities perceive that police forces are staffed by individuals who could not meet rigorous standards, confidence in the institution suffers. This loss of trust can fuel tensions, decrease cooperation with investigations, and damage the relationship between officers and the neighborhoods they serve.

Lowering hiring standards may also increase liability for police departments and municipalities. Inadequately trained or poorly vetted officers are more likely to engage in misconduct, use excessive force, or mishandle critical incidents. Such behavior not only endangers lives but also leads to costly lawsuits, settlements, and reputational harm for the entire department.

Finally, reducing standards undermines the morale of officers who did meet the higher benchmarks. Law enforcement is a profession that demands sacrifice, resilience, and dedication. Allowing less qualified candidates to join the ranks can foster resentment among seasoned officers, weaken cohesion, and diminish overall performance.

In conclusion, while recruitment challenges are real, lowering hiring standards for police officers is not a sustainable solution. Instead, departments should focus on improving recruitment strategies, offering competitive benefits, and fostering a culture of respect and professionalism. Upholding rigorous standards ensures that law enforcement remains a trusted and effective institution dedicated to serving and protecting the public.

Safety Tips for Seniors When Traveling

Traveling can be one of the most rewarding experiences in life, and seniors today are enjoying more opportunities than ever to explore the world. Whether it's visiting family, taking a cruise, or seeing new destinations, safety should always come first. By following a few smart practices, seniors can enjoy their journeys with greater peace of mind.

Plan Ahead

Good preparation is the foundation of safe travel. Seniors should research destinations thoroughly, making note of medical facilities, transportation options, and local customs. It's also wise to share an itinerary with family or friends back home so that someone always knows your whereabouts.

Protect Important Documents

Passports, identification, medical cards, and travel insurance documents should be kept in a secure, accessible place. Many travelers use money belts or neck pouches to reduce the risk of theft. Carry photocopies of essential documents separately, or store digital copies securely online.

Stay Healthy on the Road

Before traveling, consult a doctor to ensure all prescriptions and vaccinations are up to date. Pack extra medication in case of delays, and keep it in carry-on luggage rather than checked bags. Staying hydrated, eating balanced meals, and taking breaks during long journeys can help prevent fatigue or illness.

Be Aware of Surroundings

Seniors are sometimes targeted by scammers or pickpockets. Stay alert in crowded areas, avoid displaying expensive jewelry or large amounts of cash, and be cautious when approached by strangers offering unsolicited help. Traveling with a companion can add an extra layer of safety.



Use Reliable Transportation and Lodging

Book transportation and accommodations through reputable providers. Check reviews and ratings before making reservations, and avoid poorly lit or isolated areas when moving around at night.

Trust Your Instincts

Above all, if something doesn't feel right, it's better to walk away or ask for assistance. Seniors who remain aware, cautious, and prepared can minimize risks while still enjoying the freedom and joy of travel.

With careful planning and mindful habits, traveling can be both safe and fulfilling at any age. Seniors who follow these simple tips can create lasting memories while keeping their health and security a top priority.

