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A Quarterly Publication of the Retired Peace Officers Association of California



Important Dates in 2026 >>>

*National Law Enforcement
Appreciation Day
January 9*

*Peace Officers Memorial Day
May 15*

*National Police Week
May 15 - 21*



President's Message by Alex Bernard
A Look at Social Security in 2026



Many of our members are eligible for Social Security from employment before and/or after their law enforcement career. I am going to take a look at some of the issues affecting Social Security in 2026. Those issues include the cost-of-living allowance (COLA), Medicare premium increase, Income-Related Monthly Adjustment Amount (IRMAA), and the future of Social Security. These are issues that will affect those eligible members.

What you will receive will be dependent on what your Social Security benefit is. The Consumer Price Index (CPI) forecasts inflation for 2025 is to be between 2.8% - 3.5%. Based on the forecast, Social Security will stay even with inflation or lose ground.

The Medicare premium increase for 2026 will be \$17.90 per month. The Medicare Part B premium will rise from \$185 to \$202.90 per month. The premium increase will be offset by the Social Security COLA. That would mean the average beneficiary would net \$38.10 in the COLA increase. If you have a large income, you have to pay more for Medicare.



The Social Security COLA for 2026 will be 2.8%. That's up from a 2.5% COLA in 2025. The average beneficiary will receive \$56 a month more in income. That will help slightly with rising costs.

The additional premium costs for Medicare based on income are known as Income-Related Monthly Adjustment (IRMAA). It is based on your

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The Director's Chair

Randall Blayne
L.A. Chapter Director

Carrying a Firearm Post Retirement

For retired law enforcement officers, the decision to continue carrying a firearm involves a multifaceted evaluation of both legal and psychological factors.

Legally, retirees must understand the specific state and local laws regarding concealed or open carry, as these may differ from the

regulations that applied during their active service.

Additionally, maintaining a thorough understanding of firearm safety and annual training is crucial to ensure continued compliance and responsible use.

Psychologically, factors like changes in lifestyle, potential decreases in immediate threats, and the emotional weight of carrying a weapon must be carefully considered. Honest introspection about one's mental

state and readiness is critical to ensure the continued decision to carry is appropriate and responsible.

Ultimately, the choice is deeply personal and should be made after a thorough assessment of all relevant legal and psychological aspects.

Consulting with legal counsel and mental health professionals for guidance is highly recommended.

Cost of Living for 2026

Here is a summary of some of the key Cost-of-Living trends expected for 2026:

Overall Inflation is expected to be moderate between 2.5-3%.

Housing Costs will continue to show modest increases.

Wages will be moderately higher around 3.5%.

Social Security COLA is estimated to have a 2.7-2.8% increase.

Healthcare costs will likely show an above average increase, potentially even higher.



President's Message *(cont. from pg 1)* by Alex Bernard

A Look at Social Security in 2026

Modified Adjusted Gross Income (MAGI). Currently the thresholds are above \$109,000 for single/married filing separately, and above \$218,000 for married filing jointly. If you fall into these income brackets, you will pay an additional Part B premium. The sliding scale of these premiums are \$284.10 - \$649.20 per month depending on MAGI.



The future of Social Security has been a topic of discussion for many years. Some are predicting that Social Security will be in insolvency in 2032 unless Congress acts to fix it. In 2033, they are saying current benefits will be cut by

23% if no action is taken. As usual, the politicians wait to last minute to fix financial problems. It is hard to say what is going to happen given the political discourse in Washington, D.C. It is my opinion that Social Security will be fixed in the future. Senior citizens are the most consistent group of voters in the country. I believe that politicians don't want to receive the wrath of these voters. Groups representing seniors will be fighting to protect Social Security and I believe that they will be successful in their efforts. Also, many young people are concerned about whether or not Social Security will be around when they retire. I believe they will fight to protect their interests. Time will tell what the future of Social Security will be.

Stay safe out there.

Police Recruitment Still a Nationwide Problem

Police recruitment across the U.S. faces a significant labor shortage, with many departments struggling to fill ranks due to post-2020 challenges like increased scrutiny, health risks, and burnout, leading to high resignations and lower applicant pools, though hiring has rebounded somewhat and some small/medium departments are hiring more, while large cities still lag, with solutions explored like lowering standards or increasing incentives to attract officers.

Key Challenges

- **Staffing Crisis:** A national shortage persists, with large cities like NYC, Chicago, and Philadelphia seeing significant drops in officer numbers.
- **Increased Resignations & Retirements:** Higher attrition rates, especially post-2020, have led to experienced officers leaving.
- **Fewer Applicants:** Agencies report difficulty attracting candidates, with some seeing drops of 27-60% in recruits, according to FBI stats.
- **Public Perception & Demands:** Heightened scrutiny and increased calls for police action have made the profession less appealing.

Departments are increasingly using financial and procedural incentives to attract new recruits:

- **Signing Bonuses:** Florida has issued nearly 5,000 bonuses of \$5,000 each to new officers over the last two years.
- **Lowered Standards:** Some agencies are lowering education requirements (e.g., college credit waivers) to broaden the applicant pool.
- **Streamlined Process:** Efforts are underway to shorten the hiring timeline, which currently takes six months to a year, to prevent losing candidates to other sectors.
- **Federal Support:** The U.S. Department of Justice has issued reports and grants to help state and local agencies improve recruitment and community-oriented policing.

As Departments continue to look at ways to increase staffing, we must always consider any possibly negative effects that might result from lower standards and weigh them against the benefits of just having more bodies on the payroll.



It's a New Year!

And it's the perfect time to update your information. Check to see if you have the correct beneficiaries listed on your:

- Insurance Policies
- Bank Accounts
- Retirement Accounts
- Investment Accounts
- And everything else...

Don't wait until it's too late!



CCW Safe...

Now More Than Ever!

With the increase of lawlessness in our nation and the lack of judicial enforcement, crime and criminals are on the rise. The likelihood of you encountering criminal activity or, God forbid being the target of it, is growing. If you still carry, you need to be covered! Start the new year off right. Sign up for our CCW Safe program before you need to act!

Where Did You Go!

Life can get busy, but don't forget to keep RPOAC updated with your current information.

If you have moved, changed your phone or email, let us know.

[Click here to update your info](#)



Benefits Corner...

Top Scams Targeting Seniors



While new technology is emerging, "classic" scams remain highly effective. These are the top threats reported by the FBI and AARP:

1. Government Impersonation

Fraudsters pose as officials from the Social Security Administration, IRS, or Medicare.

- **The Lie:** They claim your Social Security number has been suspended due to a crime, or you owe back taxes and face immediate arrest.
- **The Trap:** They demand payment to "clear your name" or ask you to move your money to a "safe" account (which they control).
- **Reality Check:** The government will **never** call to threaten you with arrest or demand payment via gift cards or wire transfers.

2. Tech Support Fraud

This scam specifically targets older adults, who are five times more likely to lose money to it than younger people.

- **The Lie:** A terrifying pop-up appears on your computer screen: "VIRUS DETECTED! Call Microsoft Support Immediately."
- **The Trap:** You call the number, and a fake technician asks for remote access to your computer. They may install malware, steal passwords, or charge you hundreds of dollars for useless "repairs."

- **Reality Check:** Legitimate tech companies like Microsoft or Apple do not send unsolicited pop-ups asking you to call them.

3. The Romance Scam

Loneliness is a powerful tool for scammers. In these schemes, criminals build relationships with seniors over weeks or months on dating sites or Facebook.

- **The Lie:** They are a charming professional (often an engineer on an oil rig, a doctor overseas, or a military officer) who falls in love quickly.
- **The Trap:** Eventually, a crisis occurs. They need money for a plane ticket to visit you, emergency surgery, or a customs fee. Once money is sent, they vanish.
- **Reality Check:** If you have never met them in person, **never** send money. A request for money is the surest sign of a romance scam.

The New Threat: AI and the "Grandparent Scam 2.0"

For years, the "Grandparent Scam" involved a fraudster calling a senior, pretending to be a grandchild in legal trouble, and begging for bail money. Today, this scam has been weaponized by AI.

Using **voice cloning technology**, scammers can now replicate a loved

one's voice using just a few seconds of audio taken from social media videos.

- **The Scenario:** The phone rings. You hear your grandson's voice—panicked, crying, saying he's been in a car accident or arrested. The voice sounds *exactly* like him. A "lawyer" then takes the phone and demands an immediate wire transfer or cash courier to resolve the issue.
- **The Defense:** Establish a **"family code word."** If a family member calls in distress, ask for the code word. If they don't know it, hang up and call them back on their known personal number.

Be alert and stay safe!

Check out our benefits >>>



- Health Insurance
- Dental Insurance
- Life Insurance
- Long-term Disability
- Vision Plans
- Hearing Plans and more!

Contact our benefits manager, Shane Cobb for more details at (800) 733-4487

briefing Board...

Links to articles of interest to our members involving legislative actions and information that could affect your retirement and/or benefits. **STAY AWARE!**



- [California unions are pouring more money than ever into CalPERS elections](#) - 9/20/25
- [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

Cop Jokes...

A cop gives a woman a speeding ticket, and she wants to know why he didn't give her a warning first. The officer says, "Ma'am, there are warnings posted up and down this highway. They say, 'Speed Limit 65.'"

An officer observes a woman standing in the middle of the street.

He approaches her and asks, "Are you OK?" The woman replies, "Yes, but how do I get to the hospital?" The officer says, "Just keep standing there."

The perfect crime was committed last night. Someone broke into the police station and stole all the toilets. Police say they have nothing to go on.

An officer sees a man exit a bar at closing time and get into his car. After observing some erratic driving, he pulls the man over.

The officer asks the driver, "Where are you going at this time of night?" The man replies, "I'm on my way to attend a lecture about alcohol abuse and its effects on the human body, as well as smoking and staying out late." The officer asks, "Who would give that kind of lecture at this time of night?" The man says, "My wife."

Did you know? >>>

You can access all of our previous newsletters through the RPOAC website by clicking on the "Members Only" link. If you don't yet have access to the members area, contact our Executive Director at rpoac1@yahoo.com or (800) 743-7622.