Retired Peace Officers Association of California

Fraternal Order of Police - California Lodge #55

NEWSLETTER

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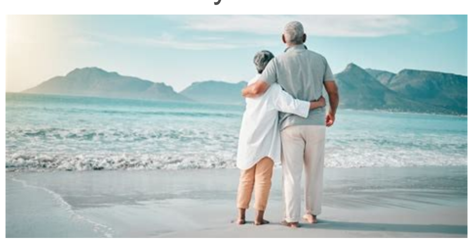
It's Good To Be Retired! by Alex Bernard

The other day I was reflecting that it is great to be retired. No more work stress or other issues that surround working. I am able to spend more time with my family, travel, participate in volunteer activities that I want to, and basically do what I want to do. What a life! However, I sometimes think about the current issues that face current and futures cops, and again I say it is good to be retired. They have to deal with the way law enforcement is being treated, pension issues and retiree healthcare issues.

The way law enforcement is currently being treated is totally wrong. It seems no matter what they do, the politicians and a sector of the population say that it is bad. They are accused of police brutality, excessive force, racism, picking on immigrants, lying, etc. They want police reform that ties the hands of law enforcement. The politicians pass legislation that releases dangerous felons back into society. It would appear that the politicians are more concerned with the welfare of the criminals than the good citizens. I recently heard that they may refine justifiable homicide to make it harder for law enforcement to use deadly force. It creates a lot of stress for officers who want to do their job, but are afraid to do so because they might lose their job and/or go to prison for doing it. It makes it hard to recruit new officers because they see how the current officers are being treated. Many current officers are leaving the profession because of how they are being treated. They are the thin blue line that keeps society safe and maintains order. We need to support our active brothers and sisters in their work to keep all of us safe and secure.



It is great to be retired when you look at all of the pension issues out there. Many claim that the pension funds are underfunded, pensions are too generous, pensions will bankrupt state and lo-

Continued on next page.

"A society which chooses war against the police better learn to make peace with its criminals"

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Pacific Financial Designs

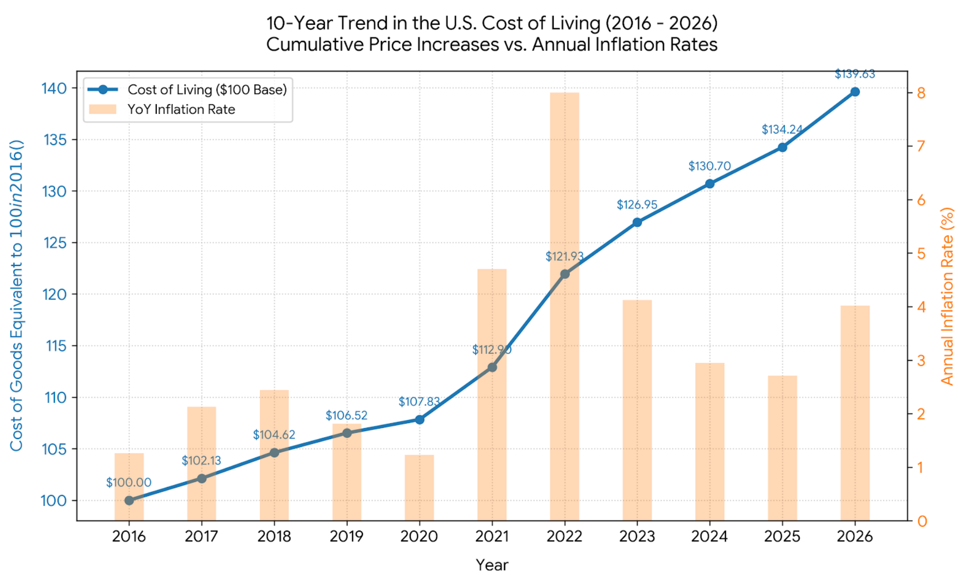
In This Issue

cal government, and the list goes on. As most of you know, that is not the case. Politicians need to take responsibility for their past actions. They have done things such as not paying the agencies' portion of pension payments, taking pension holidays, making bad investments with the pension money, etc. Although it doesn't affect retirees, the biggest issue out there was the Marin Decision. It would negate the California Rule which we retired under. Basically, the California Rule says you must get the retirement benefit you were promised when you were hired. The Marin Decision says you must get a reasonable retirement. That means that current and future public employees could have their retirement benefits changed during the course of their employment. A reasonable retirement was not defined in the decision. The decision was basically upheld by the California Supreme Court.

Retiree healthcare is an area where most retirees have a vulnerability to a change of benefits. In most retirement systems retiree healthcare isn't vested. That means the retirement board could change your healthcare benefits in the future. There are a few retirement systems where healthcare benefits are vested. In most of those systems employees are paying something towards retiree healthcare while they are working. Many employers are raising the retirement age to avoid liability in these benefits. With pending legislation on healthcare, we need to monitor what effect the legislation will have on retiree healthcare and take appropriate action if necessary. CalPERS is currently looking to make changes to their health plan offerings.

Enjoy your retirement and stay safe out there.

10-Year Cost of Living in the United States



Historical Events in July

July 4, 1776—The Declaration of Independence

July 1, 1863—The Battle of Gettysburg Begins

July 28, 1914—World War 1 Begins

July 16, 1945—The Trinity Test (Worlds first nuclear detonation)

July 2, 1964—The Civil Rights Act is Signed

July 20, 1969—The Apollo Moon Landing

July 5, 1996—Dolly the Sheep is Born (First mammal to be successfully cloned)

Benefits Available to Members

- CCW Safe
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- Contact our Benefits Manager, Shane Cobb at (800) 733-4487 or by email at:

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PACIFIC FINANCIAL DESIGNS, INC

The Digital Shield: A Practical Guide to Protecting Yourself Against Online Scams

The internet has revolutionized the way we work, shop, and connect. However, this digital convenience comes with a growing shadow: the rise of highly sophisticated online scams. Today's cybercriminals no longer rely on poorly written emails; they utilize artificial intelligence, spoofed phone numbers, and advanced social engineering to trick even tech-savvy users. Protecting your identity and finances requires a blend of technological defenses and sharp intuition.

1. Recognize the Anatomy of a Scam

While tactics evolve, the underlying psychology of an online scam rarely changes. Most fraudulent schemes rely on creating a sense of **false urgency** or fear.

- **The Imposter:** Scammers frequently masquerade as authority figures, such as IRS agents, tech support representatives, or bank officials, claiming your account has been compromised or that you owe immediate money.

- **The Hook:** They will often threaten harsh consequences—like account suspension or legal action—if you do not act immediately.

The Demand: Legitimate organizations will never demand payment via unconventional methods like pre-paid gift cards, cryptocurrency, or wire transfers. If someone insists on these payment types, it is a scam.

2. Harden Your Digital Fortresses

Relying on human vigilance alone isn't enough; you must secure your accounts with robust technical safeguards.

- **Implement Multifactor Authentication (MFA):** Enabling MFA adds a vital layer of security. Even if a hacker successfully steals your password, they cannot access your account without the secondary verification code sent to your physical device.

- **Use a Password Manager:** Avoid reusing passwords across multiple websites. Utilize a reputable password manager to generate and safely store long, complex, and unique passwords for every single account.

Keep Software Updated: Cybercriminals actively exploit weak points in outdated software. Ensure your operating system, web browsers, and antivirus software are set to update automatically to patch critical vulnerabilities.

3. Practice "Zero-Trust" Communication

Phishing—the practice of sending fraudulent communications designed to look legitimate—remains the primary gateway for online theft. Adopting a "zero-trust" mindset is your best defense.

The Golden Rule: Never click on links or download attachments from unexpected emails or text messages, even if they appear to come from a company you trust.

If you receive an urgent notification regarding a bank account or delivery, do not use the contact information provided in the message. Instead, open a new browser tab, manually type in the company's official web address, and log in securely to verify the claim.

The Bottom Line

In the digital age, skepticism is a virtue. If an online offer seems too good to be true, or if an unexpected message demands immediate financial action, take a breath and pause. By combining strong technical hygiene with a healthy dose of caution, you can confidently navigate the digital world while keeping your data and finances entirely secure.

The Art of the Affordable Adventure: How to Travel the World Without Breaking the Bank

For many, the desire to explore new cultures, taste exotic cuisines, and see historic landmarks is often sidelined by a common misconception: that travel is a luxury reserved only for the wealthy. In reality, some of the most enriching travel experiences come not from five-star resorts, but from navigating the world with a bit of resourcefulness and a modest budget. With a shift in mindset and strategic planning, the world becomes highly accessible.

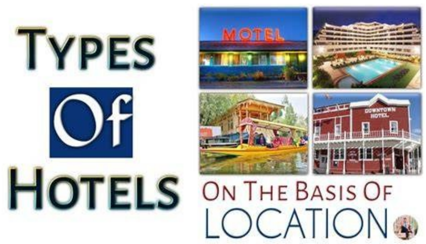
Here is a blueprint for stretching your dollars while maximizing your experiences on the road.

1. Master the Art of Flexible Planning

The golden rule of budget travel is flexibility. If you lock yourself into specific dates and a strict destination, you will almost always pay a premium.

- **Let the Deals Guide You:** Instead of picking a city and searching for flights, use fare aggregators to search for the cheapest destinations from your home airport.

- **Embrace the Off-Season:** Travelling during the "shoulder season" (the period between peak and off-peak times) offers the best of both worlds: lower



prices on flights and accommodation, fewer crowds, and decent weather.

Fly Mid-Week: Tuesdays and Wednesdays are historically the cheapest days to fly, while weekend flights carry a hefty weekend surcharge.

2. Rethink Your Accommodation

Where you sleep is often your biggest expense, but it's also the easiest area to save money.

- **Beyond Traditional Hotels:** Hostels are no longer just for backpackers; many offer clean, trendy private rooms at a fraction of hotel costs, alongside a built-in community.

- **The Sharing Economy:** Platforms for house-sitting or home exchanges allow you to stay in incredible properties worldwide for free in exchange for taking care of a pet or keeping a house tidy.

Slow Travel and Rentals: If you stay in one place for a week or a month, vacation rentals often offer steep weekly or monthly discounts, plus a kitchen to cook your own meals.

3. Eat Like a Local

Food is an integral part of travel, but eating at tourist-trap restaurants right next to major landmarks will quickly drain your wallet.

- **Follow the Crowds:** Look for places where locals are lining up. Street food markets, neighborhood bistros, and night markets offer the most authentic—and affordable—meals you can find.

The "One Restaurant Meal" Rule: Limit eating out at sit-down restaurants to once a day (preferably lunch, when menus are cheaper). For breakfast and dinner, hit up local grocery stores or bakeries for fresh, inexpensive ingredients.

4. Navigate Freely and Smartly

Transportation within your destination can quietly add up if you rely on taxis or rideshare.

- **Embrace Public Transit:** Subways, buses, and trains are not only cheap, but they also give you a genuine look at daily life in thees designed specifically for visitors.

Walk Everywhere: The best way to discover a new city is on foot. It costs nothing, burns off the local pastries, and leads to unexpected discoveries down side streets you'd otherwise miss.

Securing Your Retirement: The Vital Need for Diversification in Old Age

As we approach retirement, the financial landscape shifts significantly. The investment strategies we employed during our accumulation phase, often prioritizing growth with higher risk, must evolve to meet the unique demands of preservation and income generation. This evolution is powered by diversification, a crucial principle for securing your financial stability and peace of mind.

The primary goal in old age shifts from aggressive growth to capital preservation. Retirement funds become your lifeline, providing income to support your lifestyle and cover essential expenses. Diversification acts as a buffer, mitigating the impact of market volatility. By spreading your investments across different asset classes such as stocks, bonds, and potentially alternatives, you reduce your exposure to a downturn in any one area. This protection is critical, as recovering from significant losses can be particularly challenging during retirement.

Furthermore, a diversified portfolio can provide a reliable income stream. By including income-generating assets like bonds or dividend-paying stocks, you can create a steady cash flow to support your living expenses. This is particularly important during retirement when earned income may cease.

In essence, diversification is an indispensable tool for retirement planning. It provides a strategic framework to navigate the inherent risks of the market while optimizing for consistent income. By embracing diversification, you can enhance your financial security and truly enjoy your golden years.

Just for Laughs

“When you review your retirement fund then wet your pants and cry — that's liquidity.”

Stalemate

Navigating the Void: The Evolving Reality of American Police Recruitment

Law enforcement agencies across the United States are facing a profound structural challenge: a prolonged workforce crisis that is fundamentally altering the profession. National statistics from organizations like the National Policing Institute reveal a persistent, multi-pronged strain on operational readiness, driven by a shrinking pipeline of new applicants and a steady departure of seasoned officers. From major metropolitan hubs to small rural towns, the traditional approach to police staffing is undergoing a radical and necessary transformation.

The Staffing Strain: By the Numbers

The current landscape is defined by an imbalance between the supply of willing candidates and the demands of modern public safety.

•**Widespread Vacancies:** Major metropolitan departments, such as Philadelphia and Chicago, face ongoing deficits of over 1,000 officers each. Even the Los Angeles Police Department has projected its force to hover around 8,620 personnel—marking some of its lowest deployment figures in three decades.

•**The Attrition Cycle:** The strain extends far beyond major urban centers. Data shows that roughly 70% of law enforcement agencies nationwide describe recruitment as significantly more difficult than it was just a few years ago. Small departments (those with fewer than 50 officers) have seen an estimated 60% surge in resignations compared to pre-pandemic baselines.

This severe understaffing often triggers a vicious cycle. Depleted rosters force remaining personnel to log extensive overtime hours. This operational burden, paired with increasingly complex calls and heightened administrative expectations, accelerates burnout, which in turn spikes further resignations and early retirements.

Root Causes of the Recruitment Deficit

Industry experts point to a convergence of cultural, financial, and generational factors behind the shallow talent pool:

1. **Shift in Public Perception:** Negative media coverage, intense public scrutiny surrounding officer misconduct, and a demanding political climate have degraded the social prestige historically tied to the badge.
2. **Generational Career Preferences:** Younger job seekers increasingly prioritize flexible schedules, remote capabilities, and rapid career progression—benefits that rigid, shift-based paramilitary organizations struggle to offer.
3. **Compensation Realities:** In an competitive broader job market, the baseline salaries offered by many municipal and county agencies have failed to offset the inherent dangers and psychological toll of the profession.

Innovative Responses and Strategic Pivots

Faced with these harsh realities, law enforcement leaders are moving away from traditional passive recruitment toward more aggressive, modernized talent acquisition strategies.

Financial Incentives and Modern Marketing

Departments nationwide are leaning heavily into aggressive marketing campaigns, localized sign-on bonuses ranging from $5,000 to over $25,000, and heavily funded social media pushes on platforms like TikTok to reach Gen Z candidates. Concurrently, federal initiatives like the Department of Justice's COPS Hiring Program (CHP) continue to inject millions of dollars into local jurisdictions to offset entry-level salary and benefit costs.

Lowering Barriers and Expanding Pools

Many agencies are adjusting their entry requirements to expand their reach. This includes relaxing strict policies regarding past marijuana use, tattoos, and higher education credits. Some progressive departments have begun unconventional pipelines, such as actively recruiting collegiate and former athletes, aiming to tap into individuals possessing pre-existing physical fitness, discipline, and emotional intelligence.

A Pivot to Wellness and Modernization

The overarching consensus among contemporary public safety leaders is that recruitment cannot succeed without a parallel focus on **retention**. Agencies are heavily investing in comprehensive peer-support groups, robust mental health resources, and internal wellness bonuses. The prevailing philosophy has evolved: the ultimate solution to the workforce crisis is not just finding new applicants, but modernizing the workplace culture to ensure the officers already on the roster choose to stay.

The Briefing Board

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