

Star & Shield

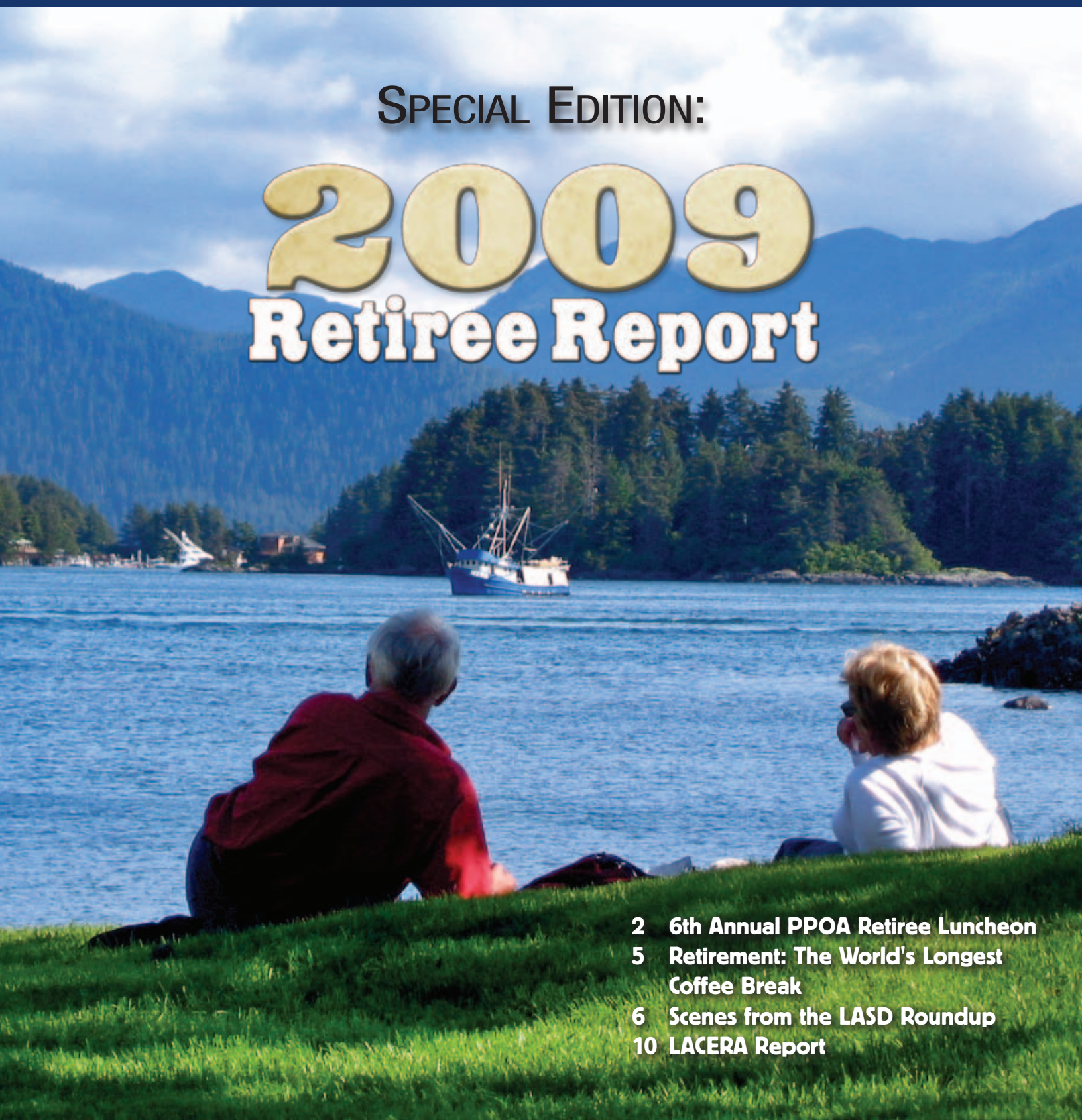


Volume 36 Issue 7

September 2009

SPECIAL EDITION:

2009 Retiree Report



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6th Annual

PPOA Retiree Luncheon

October 7, 2009

Avalon Ballroom, Fairplex
1101 W. McKinley Avenue
Pomona, California 91768
(Enter through Gate 1)

12 p.m. – 2 p.m.
Free for retired PPOA member
and one guest.

RSVP required by September 23.

Info: (800) 747-PPOA



Photos taken at past PPOA luncheons.

Star&Shield

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The Board of Directors meets on the second Wednesday of each month in the PPOA offices at 10:00 a.m.

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Brian Moriguchi

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You may have retired, but you are forever a part of the law enforcement community and an integral part of PPOA.



The Most “Active” PPOA Member is the PPOA Retiree

When I took over as president nine months ago, I was contacted by many members, including retirees, who felt their concerns had not been addressed by PPOA. I made a promise to each and every person who contacted me that I would look into their concerns and get back to them. That turned out to be easier said than done. I am still trying to hold true to my word, but it is taking longer than I expected and I have failed to get back to some folks. For that, I apologize.

This edition of the Retiree Report will allow me to address a few retiree issues and bring you up to speed on the activities of your association. Yes, this is your association. You may have retired, but you are forever a part of the law enforcement community and an integral part of PPOA. We are grateful for your support and for your understanding of the importance PPOA plays in both active and retiree issues.

First, let me talk about a few of our lawsuits. Several years ago, PPOA filed a lawsuit on behalf of retirees who were denied the ability to buy back excess vacation time if they used any 4850 time prior to their retirement. As you know, this had a significant impact on their calculations for retirement salary benefits. We won that lawsuit and were successful in getting the members’ retirements recalculated to their rightful amounts. Yet it appeared that the county was delaying, to say the least, paying these retirees as ordered by the court. Frustration was mounting for the plaintiffs, and legitimately so. PPOA was finally able to get the county to pay out after weeks of negotiating. In addition, PPOA filed a second lawsuit for those retirees who were excluded from the first lawsuit in error. We were successful in that one as well. I have not heard from any of those plaintiffs so I assume they have received their just compensation as ordered by the court. If not, please contact me.

One of the more controversial lawsuits was our donning and doffing lawsuit filed last year. This particular issue struck a nerve with many of us who believe it is an honor to wear this uniform. I will attempt to explain why we filed this case (at least as much as I can considering it is still being litigated).

Last year, the PPOA Board had a lengthy discussion on the matter prior to making a decision to file the lawsuit. The biggest concern was that many felt that donning a uniform was a matter of pride and that suing for compensation was neither necessary nor appropriate. I suspect many

of you feel the same way considering that I have received several e-mails eloquently expressing your opinions (which, by the way, I do appreciate)! The problem was that a lawsuit was going to be filed whether PPOA filed it or an ambulance-chasing attorney filed it instead. Our decision to file was largely based on a strategy to control what was best for our members (and the county) instead of what was best for an attorney who was looking to make his fortune.

It all started with the meat packers winning a suit for donning and doffing safety equipment. Based on that case, several cases were filed on behalf of police officers. Some went to trial and others settled. CHP settled for a 3.5 percent pay raise. We heard that an attorney, Greg Peterson, was already courting some LAPD officers to file a suit and we knew he was likely going to do the same with the Sheriff’s Department (which he did and is now known as the *Lockhart* case). As a result, we hired the same firm that handled CHP’s case and filed our lawsuit. Knowing that this was going to be a difficult couple of years in salary negotiations, our goal was to negotiate a settlement of some sort that would give a modest pay increase percentage to our members *and* save the county millions of dollars in litigating the case with attorneys trying to make a fortune by taking it to trial. We have been clear on this point with the county and are currently in settlement negotiations. Make no mistake about it: We are prepared to go to trial and confident we can win, but our goal is to reach an agreement that is good for our members, good for the Sheriff’s Department and good for the county. Some retirees will be impacted if they retired within the past two to three years, and we are looking for compensation in back pay for those retirees who qualify. This is just a brief synopsis, but as you can see, PPOA considered all outcomes and ramifications and we determined that this was the best course of action for all involved. Based on what we knew and the threat of outside litigation, this was the right move, regardless of how any of us felt about pride in wearing the uniform. I know many will still not understand, but at least you will know what played into our decision-making on this issue.

Another issue I want to address is the problems with Tristar and getting workers’ compensation benefits in a timely matter. I was appalled at some of the e-mails I received regarding retirees who were denied treatment or delayed treatment. That is no

continued on page 12



Art Reddy

PPOA Board Member
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Retirement: the World's Longest Coffee Break

I heard a quote about retirement the other day that has stayed with me: “The trouble with retirement is that you never get a day off.” While that rings true, the real kicker is that we don’t need one! For all the whining we do about busy schedules, it’s worth noting that those schedules are only as busy as we allow them to be. If we want to RV through all 50 states in one summer, we’ll do it. If we’d rather tend to our tomato garden, we will. These decisions are ours to make and that is the beauty of retirement.

One decision that PPOA made about 10 years ago was to become more involved with its retired membership. Hopefully you’ve noticed a difference. Back then, this Association did not publish a Retiree Report. There was also no annual retiree luncheon. But since that time, PPOA has made a concerted effort to provide more for the retirees who have remained so loyal to this organization. Aside from this annual special edition of *Star & Shield* magazine, we encourage our retirees to join us at PPOA events like the luncheon, Labor Day BBQ, annual fishing trip, golf tournament and more. What we don’t want to take for granted is the fact that retiring after a career in law enforcement places us in a lifelong fraternity not experienced by other retirees. Friends who have retired from the private sector don’t get to enjoy events and friendships like those available to us. That’s why PPOA works to foster the camaraderie. That’s why we extend invitations and keep you up-to-date on the lives of your friends via monthly Rookies Roost articles. PPOA also sends a full contingent of reps to the annual Roundup in Laughlin so that we can catch up with old friends, distribute gifts and take lots of photos to share with our members who could not attend (see page 6).

On the business side of things, all of you know that PPOA always takes its role as our representative very seriously. From lobbying to lawsuits, this Association has never shied away from a fight on behalf of retirees (e.g., the Ventura Decision). Currently, we’re involved in two suits concerning taxation of disability retirements, and those affected understand how complicated that issue has become.

PPOA is also actively lobbying to improve workers’ compensation restrictions imposed a few years ago. This, as you can imagine, is a crucial fight for retirees who require regular treatment for job-related disabilities.

Speaking of lobbying, my good friend Jimmy Vogts continues to be our bulldog in the halls of the state capitol. Considering how many politicians he deals with on a daily basis, I wouldn’t wish that job on anybody! But Jimmy is well-seasoned and well-respected in Sacramento and I’m glad he’s on our side!

It’s hard to list the names of our most “influential” retired law enforcement brethren without including many of PPOA’s past and present leaders. Guys like Vogts, John Fleming, Lee Mealy, Roger Mayberry, Camie Jarvis and more have contributed to our well-being in ways many of us will never know. If you run into any of the men or women who have impacted your career or retirement, please make it a point to shake their hand and tell them thanks.

Lastly, I encourage all of you who live in (or will be visiting) Southern California to join us for PPOA’s 6th Annual Retiree Luncheon on October 7. This year, we’ll be meeting in the Avalon Ballroom at the Fairplex in Pomona (see page 2). It’s an impressive historical venue just around the corner from the Sheraton that hosted our luncheon last year. For those of you who have been to the L.A. County Fair, the Avalon is the building facing the entrance to the horse track. We average about 100 people at the luncheon and it is always fun and low-key, with no pitches, politics or speeches. And the best part is that this is the only completely free lunch that I know of! Since there is no cost for retired PPOA members and spouses, we do require that RSVPs be received no later than September 23. Please call the office at (800) 747-PPOA.

In the end, I hope you find this edition of the Retiree Report to be a worthwhile read. If there is anything I can do for you, please contact me via the PPOA office at (800) 747-PPOA or shoot me an e-mail at areddy@ppoa.com. PPOA



Retiring after a career in law enforcement places us in a lifelong fraternity not experienced by other retirees.



Scenes from the Laughlin, NV March 2009



Art Reddy, unknown and Cliff Busick



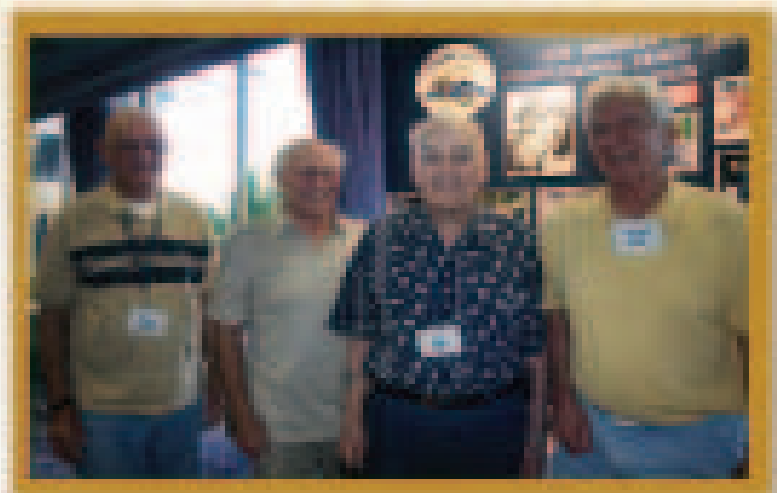
Gordon Graybehl, Finn Petersen and Jim White



Jim Dyer and Bill Thill



Earl Guier shows off his original PPOA membership card.



Robert Wallace, unknown, Ken Jones and George Perez

LAST ★ ROUNDUP



Pappy Benton and Thomas Segars



Jim Cracchiolo and Tim Coomes



Glenn Campbell, Dennis Lee and Jim Shuler



Doug Robertson, Pete Finnigan and Milan Baucham



Brian Moriguchi, Linda Pancino (Quinonez-Quinn) and Art Reddy



Marhsall Clawson, Sam Marino and Charles Wood

Post-Retirement Financial Planning

Reza Bahari-Mehr and John Schemetti, Senior Wealth Management Group

We hope retirement is treating you well and you are enjoying life. Most of you may be concerned about the future health of our economy and the uncertainties that lie ahead. No one can predict where the financial markets will be by the end of the year. We have certainly enjoyed a nice rebound from March lows in the markets. The DOW is finally up for the year. NASDAQ and S&P 500 are even doing better (at least at time of writing this article). New and existing home sales are up, unemployment seems to be slowing down and interest rates are relatively low. So, what is the problem?

The problem lies within the real unemployment rate that some estimate at over 15 percent, since the Department of Labor does not include individuals taking on part-time jobs; possibility of inflation (we are printing more and more money); and future tax increases (at all levels). As retirees, you need to be prepared for a bumpy road ahead. Remember, we have seen two huge market corrections in the last 10 years. Our point is to limit your exposure to risk and really be aware of your finances. When you have a sound financial plan that is in line with your risk tolerance, you can sleep better and maintain your lifestyle regardless of market conditions.

Many of you have asked us about the role of annuities in a retirement plan and how they work. An annuity is a contract between you and an insurance company, under which you make a lump-sum payment or series of payments. In return, the insurer agrees to make periodic payments to you beginning immediately or at some future date. Annuities typically offer tax-deferred growth of earnings and may include a death

benefit that will pay your beneficiary a guaranteed minimum amount.

In the last few years, fixed and index annuities have become more and more popular, especially with retirees. Fixed annuities resemble CDs and offer a fixed rate of return over a period of time. Terms generally vary from one to seven years, and you can receive the interest as income.

Index annuities are more unique. During the accumulation period, when you make either a lump sum payment or a series of payments, the insurance company credits you with a return that is based on changes in an equity index, such as the S&P 500 Composite Stock Price Index. The insurance company typically guarantees a minimum return. Guaranteed minimum return rates vary. After the accumulation period, the insurance company will make periodic payments to you under the terms of your contract, unless you choose to receive your contract value in a lump sum.

Variable annuities are securities and in most cases do not guarantee the principal. You have potential for more growth as well as losses.

Areas where annuities can be useful can include the safe portion of a portfolio, guaranteed income and tax deferral.

Here are some frequently asked questions regarding annuities:

Are CDs better than fixed annuities? The answer depends on current interest rates. For example, the average 60-month CD in August is paying under three percent while fixed annuities are paying over four percent for the same length of time. If you add the tax deferral, it could make a small difference.

Can I have safety and growth? An index annuity can provide guarantees and, if linked to an index, under certain market conditions can provide higher returns. Gains may also be locked in based on periods specified in the contract (annually, bi-annually, etc.).

If you are interested in purchasing an annuity, we urge you to check the ratings of the insurance company. The investments portfolio and core holdings are additional areas where one can determine the stability of the insurer. A.M. Best, Moody's and S&P all provide ratings on insurance companies and other financial institutions. If you need detailed information regarding a financial institution and its ratings, feel free to call us and we will provide you with the most up-to-date information available to us. We are located in the PPOA headquarters.

In closing, we ask you to please be proactive and take charge of your finances. The brokerage industry has a vested interest in you taking on more risk. You have to determine what works for you and your family so that you can enjoy retirement with peace of mind. PPOA

Who to Call at PPOA...

**Discount Tickets, Address Updates,
Non-Job-Related Legal Consultation:**
Call Violet Perez

Disability, Insurance Benefits:
Call Norma Gomez

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Call Clare Franco

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Call Teresa Machado

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Living Trusts and Peace of Mind

Graham Hawley, United Estate Planning

Retirement is obviously many things to many people. Some like to see the world and stay busy. Others prefer a hammock and a good book. But what they generally have in common is the need for peace of mind. By the time one retires, life has usually undergone significant changes in terms of family, wealth, assets and property. The confidence that all of this will be properly handled when you are gone brings not only peace of mind for you, but for your loved ones as well.

A living trust allows the trustor (you, the creator) to control money or property after his or her death. By placing your money and property in a living trust, you can make sure that your instructions are carried out through the trust. A living trust comes into effect during the trustor's lifetime for the benefit of the beneficiaries via the trust agreement. Therefore, any money or property in a living trust avoids probate. This is significant since probate has three major disadvantages.

1. **Publicity:** Dispositions made by a will are public information. Details of the deceased's financial affairs are public record, as are the size of the estate, the names of beneficiaries, what they are to receive and on what terms they shall receive it. With a living trust, these matters are private. In general, there is less publicity if you avoid probate; this is a primary concern for the net worth of the estate.
2. **Delay:** A probated estate must remain open for a period of time to allow creditors the opportunity to file claims against the estate. Therefore, if it is necessary for the beneficiaries to obtain cash quickly,

special steps must be taken to prevent delay. With a living trust, the assets can be administered without any such delay.

3. **Cost:** The more assets that are included in the probate estate, the larger the fees for probate and legal counsel. In addition, the probate court may be required to appoint appraisers, as well as guardians if the interests of minor children are involved. Each of these can be a financial drain on the estate.

A common concern for some retirees is ensuring that their affairs will be taken care of in the manner which they expect after they pass on. Unfortunately, this may not be the case if you have not reviewed and possibly updated your living trust over the years. In an effort to ensure that your wishes will be carried out, please remember to know the terms of your trust distribution and make sure your wishes are current.

It is not uncommon in today's world for retired people to marry spouses who are not the parents of the retiree's children. Not surprisingly, an increasing number of people strive to accomplish two potentially competing objectives when planning for their inheritance: First, to financially support their surviving spouse, and, second, to leave an inheritance for their own children but not necessarily for the children of their last spouse.

To learn more about what you need to do in the event you wish to update your distribution wishes and avoid probate or to learn more about the benefits of a living trust, please contact United Estate Planning, Inc. at (800) 557-9177. PPOA

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LOS ANGELES COUNTY SHERIFF'S DEPARTMENT

LACERA Report: Retirement System is Sound Despite Ongoing Wild Ride

J.P. Harris, LACERA Board of Retirement

It has been my honor to serve as the alternate safety member on the LACERA Board of Retirement these past 18 months. During this past year, much has transpired that should cause all public employees, active and retired, to sit up and take notice. Public pensions are getting a lot of attention, being blamed as the cause of our state's budget woes, and increasingly there are calls for reform. Although the majority of the criticism is focused on CalPERS, the 1937 Retirement Act county plans (of which LACERA is one of 20) are not being ignored. The primary villains in this story are the pension enhancements granted by the state legislature and other local and county governments over 10 years ago. Initially granted to prison guards and highway patrol officers, they ultimately included virtually every classification in the state service. Feeling pressured to provide similar benefit enhancements, most of the counties covered by the '37 Act (ours being an exception) followed suit. What has been created is now proving to be unsustainable per many pension experts.

Members of LACERA should take comfort in the fact that the County (the plan sponsor) and our unions did not fall victim to the above ill-conceived schemes. Notwithstanding, LACERA will not totally dodge the pension reform bullet as our costs are continuing to rise as our investment income declines. This is due not to pension enhancements per se, but due to normal inflationary growth in salaries and something called pension spiking, which has the potential to become a serious problem.

As retirees, your pension benefits are secure and the likelihood of you ever seeing any reduction in your promised benefit is as close to nil as it can get. The same is true for all active employees currently in the system. The same cannot be said, however, for those yet to be hired. Changes in our system for prospective hires are always a possibility, and some would even say that they are inevitable.

The California Foundation for Fiscal Responsibility, founded by former Assemblyman Keith Richman, is keeping the issue of public pensions in the public eye, although he is hardly alone. They have started a website that identifies, by name, those public servants who earn in excess of \$100k per year in pension benefits. This means that if your pension check is \$8,333 per month, you too could be a member of his "club." It

is LACERA's position that providing this type of individual information violates provisions of the 1937 Retirement Act and we will not release that information unless ordered to do so by a court. As fellow LACERA board member Les Robbins pointed out in his *lasdretired.org* article in August, the average monthly pension payment to an L.A. County retiree is only \$2,671, and only three percent of all L.A. County retirees earn \$100k or more annually. The average pension for safety members is more than twice that monthly amount and a large number of the three percent mentioned above are safety retirees.

The challenge for all public employees going forward is to not make excuses for some whose pensions are anecdotal and do not reflect the overwhelming majority of retirees. Many, many public employees have earned very large pensions due to the positions they held as executives and upper-tier managers. Many occupations within the public sector require unique skills and advanced education. Physicians, college professors, attorneys and many public safety professionals, not exclusively those in law enforcement or the fire service, such as public health practitioners, earn and deserve generous salaries. They represent but a small percentage of all public employees.

Public pension systems will be the focus of much attention over the coming years due to the economic meltdown our economy has suffered. As elected officials look for cover, they will be very tempted to blame public employees as the cause and their pensions as the enemy. The fact is that some form of pension reform for many public systems is probably warranted. Your system, however, has proven itself to be responsible and in need of replication, not reform. Over 30 years ago, the County and the unions recognized the need for modifications and Plan B, both General and Safety, were adopted. Five years later, General Plan E came into being. Replacing defined benefit plans like LACERA's with defined contribution (DC) plans is not the answer. One needs look only as far as the financial debacle of the past year as proof that DC plans present far too great a risk and could spell financial ruin for retirees. They are fine as a supplement,

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End of Watch

PPOA extends heartfelt condolences to the families of the following members who recently passed away:

NAME	END OF WATCH
Charles Randel	June 5, 2009
Richard Schilling	June 19, 2009
Jesse Hoover	June 26, 2009
Richard Humphreys	July 10, 2009
Leroy Patrick	July 22, 2009

NAME	END OF WATCH
Claude Barnes	July 29, 2009
Errol Van Horne	July 29, 2009
William Alexander	August 5, 2009
Harry Douglas	August 7, 2009
John Stassinis	August 9, 2009

but not as the primary retirement vehicle for public employees.

Despite all of the travails of the past year, your retirement system has never missed a pension obligation and continues to provide the promised benefit to you, the system's retirees. Our funding has recovered to a large degree, although there is a very long way to go before we will return to our all-time high-water mark of over \$40 billion in assets. Medical care for retirees will continue to be of concern due to the national debate over health care, but LACERA has not been given any indication the county intends to do anything other than continue to provide retiree medical coverage as per the existing agreement.

Inflation will always be the biggest threat to any retiree's pension. This past year we experienced an event unprecedented in the history of our system: a zero inflation year. Because of the structured inflation protection of our plans, almost all of our retirees actually received a pay raise in the form of a two percent or three percent (depending upon the plan) cost-of-living-adjustment (COLA) increase. What this means is that the buying power of most of our retirees actually increased this year as opposed to just keeping up with inflation. What will happen next year will not be determined until December 31st, as that is the date, per the Retirement Act, upon which the inflation rate is pegged to determine the COLA to be paid retirees in 2010.

Although it has been a wild ride this past year and the ride is not over yet, your retirement system is sound and continuing to provide the promised benefit to you. The entire staff at LACERA and both of your boards are dedicated to ensure this will always be the case. PPOA

SUBMISSION GRAPPLING DUEL

LASD vs LAPD October 1, 2009

Commerce Casino

Tickets

policegrappling.com

*Proceeds benefit families of fallen officers
via PPOA's Peace Officer Charitable Foundation.*

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- Disability Retirements
- Catastrophic Personal Injury

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Making a false or fraudulent workers' compensation claim is a felony subject to up to five years in prison or a fine up to \$50,000 or double the value of the fraud, whichever is greater, or both imprisonment and fine.

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Calendar of Events

16th Annual Fallen Officers Ride

September 19
Hosted by Choir Boys LEMC.
Ride starts at Laidlaw's Harley-Davidson, Baldwin Park.
Ends at Long Beach Police Academy.
BBQ, auction, raffle, vendors and music.
Info: www.choirboysca.com

Family Social w/ Custom Car & Motorcycle Display

September 26
STARS Center
Hosted by the Sheriff's Relief Association.
Tickets/info: (562) 946-7081

LASD vs. LAPD Grappling Tournament

October 1
Commerce Casino
Proceeds benefit PPOA Charitable Foundation.
Info: www.policegrappling.com or (800) 747-PPOA

6th Annual PPOA Retiree Luncheon

October 7
Avalon Ballroom, Fairplex
1101 W. McKinley Avenue
Pomona, California 91768
(Enter through Gate 1)
Free for retired PPOA member and one guest. RSVP required by September 23.
Info: (800) 747-PPOA

LASD Ladies' Night

October 22
Industry Hills Equestrian Center
Honoring the first females assigned to patrol.
Proceeds benefit City of Hope.
Tickets/info: Sergeant Pam Christian, (213) 893-5918

National Law Enforcement Officers Memorial

May 12-16, 2010
Join LASD personnel in Washington, D.C., to honor the fallen.
Trip includes four nights hotel, guided tour, ceremonies and more.
Info: Pat York, (714) 672-9150

Moriguchi

continued from page 4

way to treat folks who served this county and dedicated their lives to the people of Los Angeles County. I have discussed this issue with county officials and department representatives asking for an investigation into workers' compensation and Tristar's service. Art Reddy and I are meeting with Health & Safety officials later this month to address specific concerns and examples. I will keep you up-to-date on our progress. In addition, our workers' compensation attorneys have agreed to write articles for *Star & Shield* to help members understand the recent changes to workers' compensation laws and regulations.

I want to close by thanking those who have sent me e-mails in support of me and PPOA and all of you for your county service and membership with PPOA. Based on the number of retirees in our association, it is clear that you folks understand what PPOA does and has done for our members, active and retired, sworn and civilian. I am honored to serve as your president and I am forever grateful for your service to the county of Los Angeles. I wish all of you a long and healthy retirement and hope to meet with you at upcoming events. Please don't hesitate to contact me if you have any questions or concerns or just want to express your opinions on a topic. I value your input and we are here to serve you, our members. PPOA

What's New?

New Address? New Title? New Assignment?

New Beneficiary?

Keep PPOA Posted!

Call the PPOA office at (800) 747-PPOA
to keep your records current.

Important Websites for Retirees

www.lasd.org
L.A. County Sheriff's Department

www.da.co.la.ca.us
L.A. County District Attorney's Office

www.ops.co.la.ca.us
L.A. County Police

www.lacera.com
LACERA

www.sheriffsrelief.org
Sheriff's Relief Association

www.camemorial.org
Peace Officers Memorial Foundation

www.grandlodgefop.org
Fraternal Order of Police

www.relac.org
Retired Employees of L.A. County

www.firstgov.gov
U.S. government resources

www.seniornet.org
Senior resources

www.lasdretired.org
Extensive information for retired deputies

www.rehiredbadge.com
Job forum for experienced officers

www.popafcu.org
POPA Federal Credit Union

www.ppoa.com
L.A. County Professional Peace Officers Association

PPOA Board Photos from Yesteryear

See if you can identify the only board member found in each of these photos from the 1970s. Answer at bottom of page.



Answer: Seth Eastley (wearing glasses).

Retiree Events

RELAC RV Campout

September 21-23
Chula Vista RV Resort & Marina
Info: RELAC, (626) 308-0532

6th Annual PPOA Retiree Luncheon

October 7
Avalon Ballroom, Fairplex
1101 W. McKinley Avenue
Pomona, California 91768
(Enter through Gate 1)
Free for retired PPOA member and one guest.
RSVP required by September 23.
Info: (800) 747-PPOA

LASD Retired Deputies meeting

October 15
Glendale Elks Lodge
11:30 a.m.

Retired Marshals Lunch

November 4
Hometown Buffet, Cerritos
12:00 p.m.

Lennox Station "Final Gathering"

November 14
Westin Los Angeles Airport Hotel
All personnel (past and present) are invited to honor
the old station before it rides into the sunset.
6:00 p.m./\$55 (includes dinner)
Info: (626) 922-1025 or mwggross@lasd.org

Retired Marshals Lunch

December 2
Edward's Steakhouse, El Monte
12:00 p.m.

LASD Retiree Roundup

April 11-14, 2010
Riverside Resort & Casino; Laughlin, Nevada
Info: moon@lasdretired.org

29th Annual McArthur Reunion

June 20-26, 2010
Inter-Mountain Fairgrounds, McArthur

Wuzz Fuzz/Victor Valley

Second Tuesday of each month
Hometown Buffet, Victorville
7:30 a.m.

Inland Empire Old Guys

First Wednesday of each month
B.C. Café, Rancho Cucamonga
11:30 a.m.
Info: Dock Parnell, (909) 981-6217

L.A. County Retired Deputies

First Wednesday of each month
Carrows, Hesperia
11:00 a.m.

Retired D.A. Investigators Lunch

First Wednesday of each month
Frantone's, 10808 Alondra Boulevard, Cerritos
11:00 a.m.
Info: Wes English, (714) 962-5862

Desert Heat Lunch

Second Wednesday of each month
Elks Club, Lake Havasu

The Motherlode Loafers

Second Wednesday of each month
Location alternates between various restaurants in the
Grass Valley area.
Info: clydeandcece@ncws.com

Retired Deputies in Las Vegas

Third Wednesday of each month
Blue Ox Tavern on Sahara
12:00 p.m.
Info: Tony Silas, (702) 251-8088

Compton Alumni Association

Third Wednesday of each month
Crystal Hotel & Casino
12:00 p.m.

Santa Clarita Area Retired Sheriffs Personnel Quarterly Luncheon

Second Thursday in February, May, August and November
Tournament Players Club restaurant, Valencia
11:30 a.m.
Info: islandbum@ca.rr.com

Antelope Valley Retirees

Last Friday of every month
Carrow's on Avenue K, Lancaster
7:00 a.m.
Info: Carlos Valdez, (661) 943-0125 or valdez5150@msn.com

Fuzz That Wuzz/Central California

Occasional reunion for LASD retirees
Info: Walt Scheuerell, (559) 683-6320 or walts@sierratel.com

Northern Sierra Retirees

Occasional reunion for LASD retirees
Info: Drake Robles, dr98lt@sbcglobal.net

Deputies-On-The-Go Travel Group

Info: Pete Moreno, (909) 941-4416 or cynapete@aol.com

Retirement Parties

September 24

Commander Donald Rodriguez

Robinson Ranch Golf Club, Santa Clarita
4:00 p.m./\$25
Info: Bob Olmstead (213) 893-5004

F.O.P. HR-218 Legal Defense Plan

Thanks to PPOA's affiliation with the Fraternal Order of Police (FOP), our retired members are eligible to enroll in the FOP HR-218 Legal Defense Plan. This plan provides coverage for civil and criminal claims associated with HR-218. The annual coverage limit is \$15,000, at a cost of \$50 annually per participant. Please note that FOP

membership (approximately \$1 per month) is required in order to enroll in this plan.

For more information about the FOP plan, contact Roger Mayberry at bear1233@aol.com, Bill Westermann at wwestermann@sbcglobal.net or Hylant Group at (800) 341-6038.



FOP HR-218 Federal Law Enforcement Officers Safety Act of 2004 Legal Defense Coverage Application

Please complete fully and accurately.

First Name	MI	Last Name		
Address		City	State	Zip
Phone		Social Security No.	-	-
Date of Birth		FOP ID #:		

FOP Lodge Name and No.

Employment Status: Active Retired

Annual Rate: \$50.00

If paying by check, make payable to: FOP Legal Plan, Inc.

Remit to: FOP Legal Plan, Inc.
 c/o Hylant Group, Inc.
 P.O. Box 1687
 Toledo, OH 43603
 Questions: **Call 1-800-341-6038**

Credit Card Payment : Visa MasterCard

Card Holder Name _____
Card Number _____ Exp. Date _____

By checking this box we will automatically renew your policy and deduct payment from your account unless otherwise notified.

Note: Coverage effective dates are the first of every month. Completed applications and payment must be received by Hylant Group on or before the last business day of any month for coverage to start the 1st day of the following month. Applications not fully and accurately completed may result in ineligibility for, and non-payment of benefits.

You must be an FOP member in good standing to participate and be eligible for benefits. Any person who is subsequently determined not to be eligible to participate or to receive benefits as of the date a claim arises, will not receive payment of benefits.

By signing below you are certifying that you meet all of the requirements set forth in LEOSA. If you are currently employed as a law enforcement officer by a governmental agency, LEOSA requires, among other things, that you must have powers of arrest, be authorized by the agency to carry a firearm and have met all agency standards to qualify in the use of a firearm. If you are retired as a law enforcement officer from a public agency, LEOSA requires, among other things, that you must have had powers of arrest while employed, must have retired in good standing after a minimum of 15 years of service (or have a duty disability), and **MUST HAVE BEEN ISSUED A CERTIFICATION BY YOUR STATE DURING THE MOST RECENT 12 MONTHS stating that you meet state standards applicable to active law enforcement officers for carrying firearms. **Not fulfilling these requirements and others set forth by LEOSA will result in no coverage.****

Signature _____

DMV Confidentiality

Retired LASD peace officers with California driver's licenses are eligible to receive DMV confidentiality of home address indefinitely. To request DMV confidentiality of home address, obtain form INV-32 by contacting:

L.A. County Sheriff's Department
 Personnel Administration
 Personnel Processing Unit
 101 Centre Plaza Drive
 Monterey Park, California 91754
 Attn: DMV Confidentiality Coordinator
 (323) 526-5434
 (323) 526-5500, main line personnel

Please note that INV-32 forms are no longer available for pickup at local DMV officers. They are now available only through the above contact information.

Qualifying retirees should always complete their own personal information regardless of the request. The employment verification section of the INV-32 form should be left blank; it will be filled out by Personnel. In the job title section, write "retired" and former position. In the badge number section, enter former employee number. Completed request forms for DMV confidentiality of home address should be mailed to:

Personnel Administration
 Personnel Processing Unit
 101 Centre Plaza Drive
 Monterey Park, California 91754

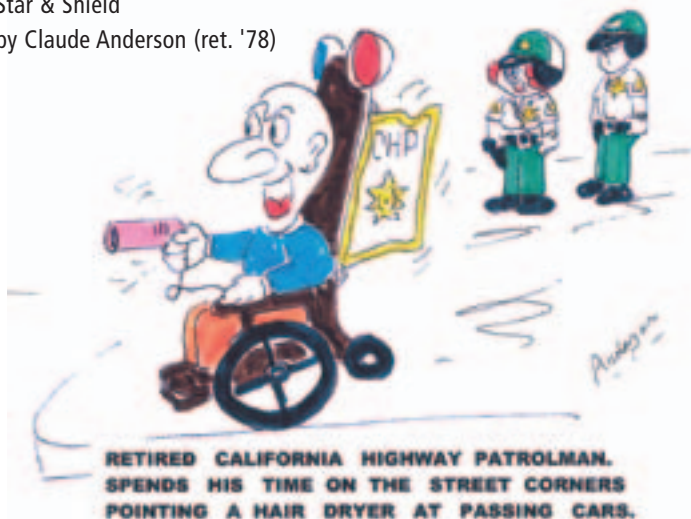
Who to Call When a Spouse Dies

When a spouse dies, the last thing you need is confusion about whom to contact. Keep this list in your files. The order in which you place the calls is not important.

- PPOA: (800) 747-7762
- Sheriff's Relief: (800) 544-4772
- LACERA: (800) 786-6464
- Social Security Administration: (800) 772-1213
- Department of Veteran Affairs: (800) 827-1000
- Banks and credit unions
 POPA FCU: (800) 369-7672
- Insurance companies
- Auto registration and insurance
- Utility bills
- Credit cards and loan companies
- Church
- Mortgage company

Don't forget to call extended and distant family members and friends as well. If you are simply too overwhelmed, you can avoid hurting others' feelings by asking someone to do this for you.

Star & Shield
 by Claude Anderson (ret. '78)



RETIRED CALIFORNIA HIGHWAY PATROLMAN. SPENDS HIS TIME ON THE STREET CORNERS POINTING A HAIR DRYER AT PASSING CARS.

LARGEST SELECTION OF SAFES ON THE WEST COAST!!!



California's #1 Gun Safe Supplier

Drive all over and see a few safes... Or drive here and see them all!

Dean Safe Co.
www.deansafe.com
 8616 Woodman Ave.
 Arleta/Van Nuys, CA 91331

Bozarth Safe Co.
www.bozarthsafe.com
 4440 Industrial Street
 Simi Valley, CA 93063

(818) 997-1234 (805) 526-5443

FREE RIFLE SACK-UP
 With the purchase of a Gun Safe & with this coupon

This ad must be presented at time of gun safe purchase. Limit one coupon per customer. Not good with any other offer.

Familiar Faces

The pictures below are from the PPOA photo archives from the 1960s, 1970s and 1980s. See if you can place the names with the faces.

Answers at bottom of page.



Answers:

1. Isom Dargan and Phil Katz.
2. Ira Reiner and Gerald Loeb.
3. Dick Shockor and Bob Hermann.
4. Glen Schuck and Roy Beattie.
5. Don Schnur and Art Chance.
6. Otis Zachary and Sherman Block.
7. Luther Russell and Peter Pitchess.

STANDARD CCW RENEWAL

In an effort to better serve Sheriff's Department retirees, the renewal application to carry a concealed weapon is printed below and can also be found at www.lasd.org. For those retirees living a great distance from our Employee Service Center in Monterey Park, California, you may renew your CCW by mail.

The renewal-by-mail process takes approximately two weeks. During that time, you will be without your ID/CCW. Please print and complete the application below. Mail the completed application, along with your expiring ID/CCW, to:

Los Angeles County Sheriff's Department
Employee Service Center
101 Centre Plaza Drive
Monterey Park, California 91754

For our retirees within driving distance of the Employee Service Center, you may call our main number, (323) 526-5500, to schedule a same-day appointment.

When you call the Employee Service Center, one of our representatives will ask you all of the questions on the application.

(It may benefit you to print the application and complete it prior to your call.) Once we have received all necessary information from you, we will schedule an appointment. You will need to bring your expiring ID/CCW with you to your appointment, as we will collect it. A new ID/CCW will be issued to you on your appointment date. In rare cases, an investigation may be required prior to the renewal of an ID/CCW. Should you have any questions, please call the Employee Service Center.

Retiree Qualification Procedures

The purpose of this bulletin is to inform retired LASD sworn personnel of the current Department procedures to certify them under the Law Enforcement Officers Safety Act of 2004. This federal law allows honorably retired law enforcement officers to carry a concealed firearm nationwide, but requires annual proficiency certification. The LASD Weapons Training Unit has developed a firearms test for those retired members who wish to take advantage of the privileges afforded them under the new law.

Annual Qualification

The Department firearms proficiency test for retirees assesses general firearms safety and proficiency in handling and firing weapons. It is available to any retired LASD deputy who retired in good standing. California residency is not required. The test can be administered daily, by appointment, at the Biscailuz Pistol Range. The primary purpose for making appointments is to ensure that the range is operating and that personnel are available to accommodate retirees when they arrive. Call (323) 267-2730 to schedule an appointment.

Retired personnel who successfully complete the H.R. 218 firearms proficiency test will immediately be issued a certification card, valid for one year from the date of certification. This card must be carried with retiree's Department identification.

Additional Information

- The sheriff has directed that the firearms proficiency test and annual certification be provided at no cost to LASD retirees. You will be able to purchase .38, .45 or 9mm ammunition at the range. For other calibers, you will need to bring your own ammunition.
- Retirees who do not wish to carry a concealed firearm outside of California do not have to qualify under the federal law. However, if they wish to continue carrying in California, they must renew their CCW permit as currently required.
- Currently, we can only certify those LASD retirees who can report to the Biscailuz Pistol Range to be tested. It is anticipated that, in the future, additional agencies statewide will be able to certify LASD personnel.
- H.R. 218 allows for LASD retirees living in other states to be certified by that state if the state offers such a test. Retirees living out of state should contact their local law enforcement agency to determine if such a test is available.

Any questions regarding the contents of this bulletin may be directed to the LASD Leadership and Training Division at (323) 526-5375.

Los Angeles County Sheriff's Department

Retirement ID and CCW Renewal Information Sheet

Employee Service Center
101 Centre Plaza Drive
Monterey Park, Ca 91754
Main (323) 526-5500 Fax (323) 981-5925
E-Mail: persadmempsvcctr@lasd.org

<input type="checkbox"/> CCW		Expiration Date: _____	
Last Name		First Name	
_____		_____	
Employee Number		Social Security Number	
_____		_____	
Date of Birth		Retired from what Dept	
_____		_____	
Driver's License		Rank at Retirement	
_____		_____	
Sex		Race	
_____		_____	
Ht		Wt	
_____		_____	
Eyes		Hair	
_____		_____	
Street Address			

City		State	
_____		_____	
Zip Code		Work or Cell	
_____		_____	
Home Phone			

Comments:			
<div style="border: 1px solid black; height: 100px;"></div>			

http://www.lasd.org/contact_us/inquiry/reg_ccw_renewal_app.pdf



PPOA Classified

2002 HARLEY DAVIDSON DEUCE

Black, many custom parts. 11,300 mi. - looks & runs like new. Too hard to imagine, must see! (661) 618-2028. Price \$11,000

TWO S&W 9MM HANDGUNS

S&W mod 5906 stainless, \$400.00. S&W stainless Detective Special, w/3 mags, price: \$450.00. Both in real good condition. Frank (626) 260-0107

SMITH & WESSON

SW 459 9mm w/ magazine. VG condition - Peace officer only. \$350 OBO. Please call (951) 206-5374

2002 HARLEY HERITAGE SOFTAIL

Red & Gray, many custom parts 5,200 MI. Looks and runs like new. It is a must see! Price \$16,000 Call Mark: (951) 805-4662

2003 SPRINGDALE TRAVEL TRAILER.

27 foot with dinette slide-out. Sleeps 6-8. Very nice shape. Will include hitch accessories. First \$10,500 takes it. Contact Scott @ (661) 492-6460

ARROWBEAR CABIN RENTAL

Cozy 3 bdrm/2 bth. Just 3 miles from Snow Valley Ski Resort and 10 miles from Big Bear Lake. Sleeps 8, fully equipped kitchen, huge family room. Call for details: (909) 829-2724. Leave message.

CARIBBEAN/GRAND CAYMAN

Luxury 2BR/2BA beach front condo full kitchen, air, balcony, sleeps 6, beautiful sunsets, duty-free shopping. 5 mins to jet ski/parasail/stingray city. View pics at VRBO.com #140657 (888) 490-7799

KILLER CUSTOM CHOPPER.

Top end rebuilt @ 24k. 26K Miles, new tires. Specs say it all. Asking 24k Contact Claude (714) 616-1740 Cell, (714) 231-8092 Cell

1965 FORD GALAXIE 500 FOR SALE

White in color, Rally wheels, runs great, 390 Engine, Excellent condition Price: \$5,400 Call Matt at (562) 619-2000

MOLOKAI CONDO

Hawaii travel bargain! Beautiful 1 BR (sleeps 4), ocean view condo. Full kitchen. Rates start at \$95 nightly and \$600 weekly. Wavecrest Resort unit #C-313. Call (800) 600-4158 Ask for Eme.

2002 MONTANA KEYSTONE TRAVEL TRAILER

With one Slide in living/dinette area, double entry access, tandem axle, completely self contained. In excellent condition. Ready to Travel (661) 618-2028 Price: \$15,000

2004 CHEVY TAHOE LT

Dk Blue, gray leather, rear air, 6-disc CD Bose sound, pwr windows/locks/seats, 3-row seat, tow package, running boards, 31k miles, Asking \$16,000. Call (714) 305-1493

2008 H-D STREET GLIDE

Hi-gloss black w/3300 mi, service contract, ext warranty, cruise, ABS,CD, MP3-ready, back rest. Active duty recall. \$18,000 firm. Call (909) 260-7331

HOME FOR RENT IN PICO RIVERA

3 bdrm/1 bath single family home, close to schools & freeway. Gardener included, stone fireplace, appliances, refrigerator, washer/dryer, dual pane windows, plantation shutters, detached garage. \$1,800 monthly. Call Mitch (626) 964-0384

2006 CHEVY C4500 KODIAK PICKUP

Custom Monroe conversion package, Duramax diesel, Allison tranny, under 3K mi., 5th wheel, removable custom graphics, LoJack, stored indoors, must see. \$42,000 o.b.o., serious inquiries only. Call Don at (909) 702-9211

PALM DESERT VACATION RENTAL

4 bed/2 bath with pool and jacuzzi near golf casinos and shopping call Judy at (626) 484-4157 or e mail desertgolfrental@yahoo.com

1995 BOUNDER RV

35 ft. model. 35 UW Ford. Cream/teal interior. New tires & batteries. 18,000 miles. Co-pilot passed. \$17K. Call CC Wright (951) 845-2446 (leave message).

2005 HARLEY DAVIDSON

HD Dyna Super Glide, 980 miles. 1455CC. Custom/pampered. \$13,950. Call Ricky (310) 650-5595 or (909) 528-3472

2007 THUNDER MOUNTAIN MOTORCYCLE

555 miles. Custom/pampered. Call Ricky (310) 650-5595 or (909) 528-3472

2007 H/D ROAD GLIDE

Cobalt Blue, 300 miles w/ alarm, Harmon Kardon stereo, Matching Shoei Helmets, better than new! 6 speed, too much to list. Back won't allow riding. Delivery available, Retired LASD Sgt., Paul (360) 730-2425 -- \$16,500

ANAHEIM CONDO FOR RENT

Platinum Triangle area of Anaheim. Stadium Lofts condo. One month free rent. New appliances, gym, pool, clubhouse, restaurants and more. \$1395 month. Contact Terri McAlister (714) 528-6160

2002 H/D ROAD KING

Silver w/ ghost flames, under 5,000 miles, hard/soft bags, too many extras to list. Lots of chrome, must see! \$14,500. Call John (626) 966-2072

WANTED S&W MODEL 15

If you would like to sell your old, county-issued S&W model 15 to a good home, please call Judi Possnack (LASD Sgt. ret.) at (714) 527-1241

LAUGHLIN VACATION RENTAL

3 bedroom, 2 bath house built in 2006. 1 mile from water, casinos & stores. Sleeps 12+, fully furnished, avail. for long term rental. Call Jarrod (909) 238-5557. lasobadboy@earthlink.net

PPOA classified ads are free and available only to PPOA members (one per month, 25 words max.) Private party only, no business ads allowed. Send your ad to: Star & Shield Editor, 188 E. Arrow Highway, San Dimas, CA 91773 or e-mail to gtorres@ppoa.com.

New submissions are added on first come-first served basis, each issue. Please send within first week of each month to insure timely inclusion. No work numbers may be used in ads. Submissions must be in writing, not over the phone. Ads run for 3 months.



P.O.P.A., Inc.
188 E. Arrow Highway
San Dimas, CA 91773

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WORKERS COMPENSATION State Bar Certified Specialist	DISABILITY RETIREMENT FOR SAFETY MEMBERS	PERSONAL INJURY
We have successfully represented over 35,000 safety members. <u><i>Our representation continues long after your case is concluded since your right to lifetime medical care may always be challenged.</i></u>	We have a pension department of 3 attorneys who specialize in this area and have successfully obtained disability pensions for <u>thousands</u> of safety personnel under PERS, County 1937 Retirement Act and other county and city systems.	Our personal injury department has successfully litigated or tried over 5000 claims for automobile injuries, products liability, medical malpractice and other negligence areas.

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Making a false or fraudulent workers' compensation claim is a felony subject to up to five years in prison or a fine up to \$50,000.00 or double the value of the fraud, whichever is greater, or both imprisonment and fine.