



GENDARME

St. Louis Police Officers Association



The Official Publication of the ST. LOUIS POLICE OFFICERS ASSOCIATION, FRATERNAL ORDER OF POLICE - Lodge 68

Vol. 42 No. 2

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February 2012

Pension Tension

On January 31, the PRS Board of Trustees voted five to two to propose legislation in the Missouri General Assembly that would represent major changes to the St. Louis Police Retirement System. Trustees Mike Sack, Mike Anderson, Jim Wurm, Tom Stoff and Joe Neill voted in favor of the measure. Trustees Mike Frederick and Ken Bradshaw cast the dissenting votes.

The proposed legislation would create a two-tier pension system within the PRS where the burden for recovering losses due to poor return on pension fund investments would be shifted to new hires, who would pay more into the system and receive dramatically reduced benefits.

Under the legislation, new hires would experience the following changes: increased member contributions to 9% with no return on member contributions at retirement; vesting at 25 years of service with benefits deferred to age 55 for those members who retire prior to that age; four year average final compensation; limiting service retirement benefit to 70% of final average compensation (currently 75%); and, changing maximum post-retirement COLA increase for new hires and their surviving spouses from 30% to 25%.

The proposal, at the same time, enhances benefits for current members of the system including changing DROP interest to the 10-Year Treasury Bill + 1% not to exceed 6% and decreasing vesting for Non-Duty Disability from 10 years to 5 years of service.

A few days prior to the vote to pursue PRS system changes, Chairman Sack informed the

leadership of the SLPOA that the city's annual required contribution would increase by a staggering \$8 million in next year's budget. In the wake of Chairman Sack's

mention, the next generation of officers will some day be in charge of what kind of benefits current officers get when they retire. The notion of dividing rather than

advancing any legislation. Chairman Sack told the SLPOA that the PRS felt they had to get the legislation drafted and filed in order to get something passed this session. He pledged to continue to meet with the interested parties and said that the legislation was subject to change through amendments.

Some may wonder why the Association is engaged in meetings about pension changes given the fact that the City is required to make-up any shortfall in the system. This year, the City plans to increase the police department budget by \$5 million. That is money that could have been spent to fund raises or patrol rifles or safer patrol cars. Instead, the increased pension costs will eat up the

entire budget increase and then some. The department will have to do about \$3 million in belt tightening if the PRS certifies the City's required contribution. That's bad for every cop on the street.

The Association recently conducted an on-line poll where members overwhelmingly opposed the changes to the system proposed by the PRS. The Association is committed to working with the City and the PRS to determine how we can stabilize the funding of the pension system and the police department without creating a pension system of the "haves-and-the-have-nots." Please contact your Division Rep if you have any ideas or input about changes to the pension system.



Missouri State Capitol in Jefferson City

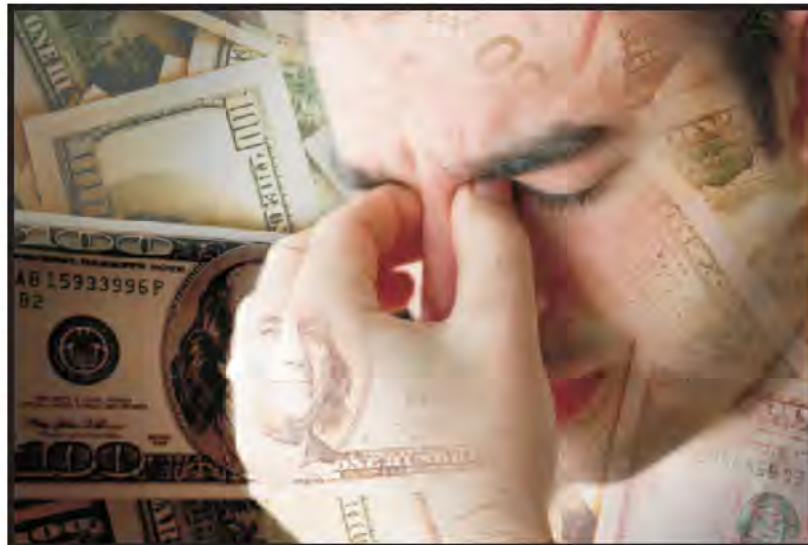
announcement, the Mayor's office convened a meeting on Saturday, January 28 that included the PRS, the SLPOA, the Leadership Organization and the Ethical Society.

Both the Mayor's office and the SLPOA offered alternative suggestions about ways to change the system that would be more palatable to all parties involved. In particular, the SLPOA voiced strong reluctance to support a two-tier system.

According to SLPOA representatives, the idea of two officers riding in the same car where one had a great retirement plan and the other had to live with diminished benefits would be awful for morale, recruiting and retention. Not to

uniting our membership runs contrary to the mission of the SLPOA.

All of the parties involved in the meetings with the Mayor's Office agreed to continue to meet in the interest of reaching a consensus on any changes to the pension system. The SLPOA subsequently sent a letter to the PRS urging them to hold-off on



**BARWICK/NEWTON
TEXAS HOLD-EM
TOURNAMENT**

**VALENTINE'S
DANCE
Feb. 11th**

**VALENTINE'S
DAY
Feb. 14th**

**BARKUS
DAY
PARADE
Feb. 12th**

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"In memory of the Saint Louis Metropolitan Police Officers who have given their lives in the performance of their duty."

During The Month Of February



William Hayes	1919
Edward Dwyer	1920
William Anderson	1924
Charles Claggett	1925
Frank Kohring	1926
William Sass	1926
Paul Meyer	1928
James Mobraak	1937
Thomas Sullivan	1937
Melvin Wilmoth	1971
Stephen Jerabek	2007

BE CAREFUL OUT THERE!

Fade Out

The following officers resigned

	<u>Appointed</u>	<u>Effective</u>
PO Roland Vanderroost	08/07/1995	01/06/2012
PO Maurice Boone	08/06/2007	01/14/2012
PO Hakima King	11/08/2005	01/31/2012

The following officers retired

	<u>Appointed</u>	<u>Effective</u>
PO Daniel Douglas	03/07/1988	01/01/2012
PO Vernon Taylor	01/03/1989	01/15/2012
PO Joseph Haman (Accidental Disability)	10/03/2008	01/30/2012
PO Isabella Lovadina (Accidental Disability)	12/06/2007	01/30/2012
Lt Anthony Russo	08/01/1977	01/29/2012
PO Patrick Simpher	02/06/1978	01/29/2012
Lt Vernon Summers	08/28/1988	01/29/2012

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GENDARME

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Guidelines for Letters to the Editor: All letters to the editor must be signed and verifiable by phone or personal contact. Freedom of expression is guaranteed within the bounds of good taste and the limits of available space. Upon request the author's name may be withheld from publication and confidentiality is assured. The Gendarme takes no responsibility for the content of the letters in this section.

The Gendarme newspaper is the official publication of the St. Louis Police Officers' Association and is published in St. Louis. However, opinions expressed in this publication are not necessarily those of the SLPOA or the St. Louis Police Department.

Deadline for articles for the March 2012 issue is February 20th, 2012

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"The objective of the Saint Louis Police Officers Association shall be to advance the moral, social and material standing of the members of the Association by honorable and lawful means. As a labor organization the Association shall endeavor to achieve Collective Bargaining with Binding Arbitration."
(Preamble of the Association's Constitution and By-Laws)

Veteran's Meeting
Feb. 8th, March 14th
11am

Police Wives Meeting
Feb. 8th, March 14th
7pm

General Membership
Feb. 29th, March 28th
7pm

MESSAGE FROM THE PRESIDENT

By Dave Bonenberger, President
 St Louis Police Officers Association
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 Visit us on the web at www.slpoa.org

Thank Goodness Officers Survived

There has been a significant amount of attention in the media surrounding how many times our officers shoot their guns. Just so it is noted, as of the writing of this article there have been ten (10) homicides so far this year in our city compared to two (2) last year at the same time. We have had four (4) occasions



President
Dave Bonenberger

on 01/23/2012 properly stated **"Anyone who has not been in a situation in which he believed his life was at risk should be careful in criticizing those who have."** I can certainly appreciate that statement. The writer makes this statement but goes on to cast us in a

poor light by making comparisons to other cities that don't have nearly the amount of violent crime. According to **US News and World Report**, dated February 16, 2011, St. Louis is their number 1 most dangerous

city for 2010 in terms of crime risk based on the crime risk index. According to **CQ Press**, St. Louis is number 1 for 2010 Crime Rate Rankings. **Wikipedia** provides the United States cities by crime rate data and guess what? St. Louis was number 1 in 2010 for highest crime rate per 100,000 people. What does all of this mean? Well, that is indeed subject to interpretation and it depends on just how you are trying to spin it. According to all of this statistical data none of the cities used as comparisons in the article were even close to us in crime. Kansas City, Missouri, was the closest having 65% of our crime. Some will interpret that statistic as us not doing our job.

Mark Twain once said **"There are liars, damn liars, and statistics."** If you look at all the statistical data you can very easily come to the conclusion that we are faced with the most

violent criminals in the entire country. A reasonable person can come to the conclusion that we will be more likely to encounter a violent criminal than any other place in the nation. Violence begets violence and the potential for us to be involved in a lethal force encounter is greater than any other city in America.

Time and time again you see the media in our city warping statistics and sensationalizing stories that make the Police look bad. Shouldn't these stories focus on the criminals that have made St. Louis such a violent city? I certainly think so.

Officer Joe Haman will have retired by the time this article gets to print. Joe was shot by one of the most violent criminals in this city. This clearly unprovoked attack left Joe with injuries that he is unable to recover from. I would like to wish Joe the best and thank him for his dedication and commitment to this thankless profession.

The editorial that appeared in the Post-Dispatch

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MESSAGE FROM THE BUSINESS MANAGER

By Jeff Roorda, Business Manager
St Louis Police Officers Association
jeff.roorda@slpoa.org (314)353-3200
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ACLU Should Buy a Vowel and get ACLUE

Forgive them folks. Our "friends" at the American Civil Liberties Union just can't help themselves. After years of insisting that their support for Local Control was about improving citizen involvement rather than attacking police, their true colors have come shining through.

In a bizarre, incongruent reversal, the ACLU opted to file a lawsuit against the compromise ballot initiative that the SLPOA brokered with city government and the backers of the initiative. Don't get excited. This doesn't mean that they now oppose Local Control, they just don't like the fact that police have some protections in the compromise ballot initiative.

The ACLU gripes that the ballot initiative, "does not have the sober balance that could have been achieved if all the stakeholders, including citizen groups, had been at the table." They, instead, endorse Senate Bill 461 as the right alternative for Local Control. Huh?!

SB 461 was filed over the objections of the SLPOA and St. Louis elected officials without consultation with either about its contents. So, "sober balance" apparently means that groups like the ACLU get input but neither the

cops nor the citizens, through their elected officials, get a say in their fate. Get ACLUE!

The "sober balance" the ACLU seeks legislatively is to exclude protections from arbitrarily established civilian review boards and restrictions on access to closed police personnel records that contain allegations for which officers were exonerated. Protecting the privacy of the wrongly accused sounds like something that someone whose middle name is "Civil Liberties" could get behind.

The fact is that many large, urban departments have established civilian review boards populated by cop-haters like the ACLU and the outcome has been consistent. Time and time again, CRB's have been used to craft findings that have no basis in reality or law for the purpose of crucifying the men and women who have to make life and death decisions in the protection of the communities they police. In the safe haven of cool deliberation, it is easy to look at these split-second decisions through the lens of hindsight and conclude "um, I think I would have done it this way..."

Well, guess what? If you haven't worn the gun and the badge, you don't have ACLUE.

The very worst thing about CRB's

is that they drive irreparable wedges between the police and the community, particularly minority communities. I thought the ACLU said they were interested in improving police/community relations? Oh well.

It was no secret that when I was in the Legislature, I was law enforcement's go to guy. Despite that, I always welcomed the ACLU in my office and gave them a fair hearing on their perspective on law and order issues. They seldom offered persuasive arguments and they never, ever changed my mind

on any important issues. But, I allowed them input in the interest of "sober balance." Despite their bellyaching about the negotiations over the Local Control ballot compromise, they never called me and asked for a place at the table. Nor did they call me and tell me they had concerns about the ballot initiative or provide me an opportunity to address those concerns. Nor did they call me and say they were considering a lawsuit.

So much for the courtesy of "sober balance" that I offered them. Hell, maybe I should get ACLUE.



Jeff Roorda
Business Manager

Sentencing Update Mario Coleman

On Friday January 20th, Judge Robert Dierker (Division 18) sentenced Mario Coleman to 23 life sentences without the possibility of parole, 6 life sentences to run consecutive, and an additional 90 years to run consecutive without the possibility of parole. On December 5th, a jury in the courtroom of the Honorable Judge Robert Dierker found Mario Coleman guilty of Murder 1st, Assault 1st, Robbery 1st, Burglary 1st, Kidnapping, and Armed Criminal Action, totaling 25 felony counts. In October 2009, Colman and his co-defendant Ledale Nathan committed a home invasion. During the incident, one of the victims, an off-duty SLMPD Police Officer Isabella Lovadina, was shot multiple times. Additionally, former SLFD Firefighter Nicholas Koeing was shot, and his cousin Gina Stallis was shot and killed in front of her mother and two children. Stallis is the niece of SLMPD Lt Tony Rask and PO Jody Rask. Earlier this year, Nathan was convicted and sentenced to 7 consecutive life sentences.

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CHAPLAIN'S CORNER

Courageous

By Sergeant Clarence Hines

"Be strong and very courageous, being careful to do according to all the law that my servant commanded you. Do not turn from the law to the right or the left, that you may have success wherever you go" (Joshua 1:7).

In this text of scripture, we see our God commissioning the great leader Joshua to lead his army into battle for the benefit and blessings of the covenant community. Leaving nothing to chance, God uses this sacred opportunity to prepare Joshua's heart for the harsh reality of the brutal battle that is to come. In doing so, He provides Joshua a framework and leadership model for which we can all follow.

Notice that God tells Joshua to be strong and very courageous. There is a distinct feeling that whatever God is requiring Joshua to do is going to be very challenging. To understand what God is saying to Joshua in this context, we need to pay attention to the instructions that follow. God tells Joshua essentially to always pursue righteousness. God makes it clear that he is a God who places a high premium on character and integrity. Grace and mercy are key components of God's character, but the heart of God is rooted in an ethical foundation and is built upon a core set of divine statutes called laws. These laws were created and implemented by



Sergeant Clarence Hines

God to provide us with guidance and hope as we pursue wholeness and victory in life from the inevitable battles we must each endure. I have learned that the battles we face in life are never meant or sent by God to destroy or hurt us but to grow and develop us into eternal masterpieces.

Like Joshua was commissioned to lead God's people to inherit the promises of God (happiness, wholeness, joy and abundant blessings), SLMPD Officers have been commissioned by oath to be preservers of peace, and to provide a safe environment for the St. Louis Community to pursue the blessings and promises of God.

As with God's moral law, we also have local or civil laws which help us to maintain a secure quality of life in our communities. Sometimes people break these laws and that's where we come in; however, how are we to respond when those among us break the law or disregard our established policies and procedures? Policy doesn't hinder our ability to do our jobs. Rather, it enhances our ability to do our jobs by providing us guidance. This is why God told Joshua to not depart from always doing the right thing because policies, procedures and laws give us the best chance at

finding success on the job and in life.

I recently had the privilege of attending a meeting held at Academy for members of the Tactical Operations Division. Captain Edward Kuntz, supported by Lt. Adrienne Bergh spent about an hour courageously reaffirming his ethical expectations of Tac-Ops members. It was quite refreshing to see Captain Kuntz clearly telling his people to pursue justice but also righteousness. Lt Bergh has been a model of integrity since her installation as Commander of Narcotics.

Much like Joshua, we will have to be strong and very courageous to always do the right thing, even when no one is paying attention. That's what integrity is. We all need to pray for the strength and courage to confront those we see doing things that will inevitably give our police department a bad name. Captain Kuntz puts it this

way: "This is our police department. It belongs to the men and the women who proudly live out its core values of Service, Integrity, Leadership and Fairness to all." We should take stock in being partakers in this great profession and department. We should likewise take it personally, when others, because of selfish motives, cause the community to lose faith in its police department.

Colonel Alfred Adkins puts it quite eloquently when he says "If you never embarrass your family's good name, you never have to worry about embarrassing the SLMPD." We should each desire to be known for doing justice well, which means doing justice the right way; in a manner that honors our God and makes our friends, family and the community proud of its police department.

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They Will Be Missed

Ret. Det. Charles K. Burton



It is with great sorrow that I announce the passing of Retired Detective Charles K. Burton Sr. Detective Burton was the husband of Retired Communications Watch Commander, Deloris Burton. Detective Burton retired in 2005, and proudly served the Department for more than 35 years. He was last assigned to Domestic Assault Response Team (DART). A Visitation was held on Saturday January 7, 2012 at the Washington Tabernacle Church in the City of St. Louis, MO. A Funeral immediately followed, with Interment at the New Bethlehem Cemetery. A repast was held at The Ambassador.

Ret. Lt. Olen "Ray" Hobbs



It is with great sadness that we announce the passing of Retired Lieutenant Olen "Ray" Hobbs, who passed away on January 11, 2012 at the age of 84. Lt Hobbs was last assigned to District 2, and retired in 1987 after 37 years of service. Lt Hobbs was known for his passion of criminal investigations. Lt Hobbs also served as a Petty Officer 2nd Class in the United States Navy. A Visitation was held on Sunday January 16, 2012 at Kutis South County. On Monday a Funeral Service was held, followed by an Interment at Jefferson Barracks National Cemetery.

Ret. P.O. Timothy Kaelin



It is with great sadness that we announce the passing of Retired Police Officer Timothy Kaelin, who passed away on January 9, 2012 at the young age of 56. PO Kaelin was last assigned to District 8, and retired in 2006 after 33 years of service. PO Kaelin was well-known for his distinguished career as a Homicide Detective. PO Kaelin is the brother of Retired Sergeant Terry Kaelin. On Thursday January 12, 2012 a Visitation was held at Kutis Funeral Home-Affton. On Friday, a Funeral Service was held at St Gabriel the Arc Angel, followed by an Interment at Resurrection Cemetery.

Ret. Sgt. Norman C. Land



It is with great regret that we announce the passing of Retired Sergeant Norman C. Land. Sgt. Land retired in 1988, after serving the Department for more than 30 years. He was last assigned to the Traffic Safety Division. Sgt. Land also served as a sergeant in the United States Army. Sgt. Land is the beloved husband of Barbara A. Land. Visitation was held on Friday, January 06, 2012 at the Schrader Funeral Home and Crematory in Ballwin, MO. Funeral Services were held on Saturday January 7th, and a private Interment followed.

Dr. James Franklin Cooper



It is with great sadness that we announce the passing of Doctor James Franklin Cooper, who passed away on Thursday January 19, 2012, at his residence in Charleston, Missouri. Dr Cooper was assigned to the Medical Division of the St Louis Metropolitan Police Department.

Dr Cooper established his medical career in St Louis practicing out of "the old" City Hospital. During 1966-1967, he served as a Captain in the United States Army Medical Corps, where he was assigned as a surgeon to the 24th Evacuation

Hospital in Long Binh, Vietnam. Dr Cooper was part of the first wave, and was there as the hospital was being built and brought online. He was known



for having the honor of performing the very first surgery at the hospital, and at one point his team performed 577 surgical procedures in one month. He returned to St Louis where he worked for the SLMPD for a number of years, and served at DePaul Hospital for twenty-five years where he was named Chief of Surgery.

Upon retirement, he moved back to his hometown of Charleston, where he continued to serve in a medical capacity on Indian Reservations in Oklahoma, Arizona, and Washington whenever a doctor was needed.

A short Visitation was held on Sunday January 22nd at the First Baptist Church, immediately followed by a Funeral Service, and Interment at the IOOF Cemetery in Charleston.

Jerry Clinton - Backstoppers Co-founder



It is with great sadness that we announce the passing of Mr. Jerry Clinton, who died on Wednesday January 18, 2012, at the age of 74 after a five year battle with neuro-endocrine cancer. Mr. Clinton was best known to local first responder families for his efforts in co-founding the annual Thanksgiving Eve charity boxing event Guns N Hoses, which during the last 25 years has raised over

\$3.6 million for the BackStoppers Inc.

Mr. Clinton's life is a true rags to riches story. Growing up in a south St Louis housing project in the shadow of the giant Anheuser-Busch Brewery. As a kid, he learned to box at the South Broadway Athletic Club, becoming a Golden Gloves champion. After graduation high school, he got a job delivering supplies at AB. In 1963, he left AB for a dispatching job at their new wholesaler Grey Eagle Distributors. His hard work paid off, as he worked his way up the company

ladder. From dispatcher to a salesman, sales manager, company officer, and in 1976 at the age of 39 he became the President. In 1980, Mr. Clinton became the sole owner of Grey Eagle, a company which eventually became one of the largest independent beer distributors in the Midwest.

At one time or another, Mr. Clinton was part-owner of the St Louis Steamers indoor soccer team, the St Louis Blues hockey team, and the local radio station KFNS. After the St Louis Cardinals football team moved to Phoenix, his efforts to bring a NFL team back to St Louis were not ignored. An indoor dome was built, and in 1995 the Los Angeles Rams became the St Louis Rams. Mr. Clinton spent some of his pastime auto racing, becoming close friends with actor/auto racer Paul Newman. In 2002, his son Jeff Clinton died in an auto racing accident at the age of 38.

Mr. Clinton will be remembered for many different things to many different people.

On Monday January 23rd a Visitation was held at Bopp Chapel in Kirkwood, Missouri. A Funeral Service was held on Tuesday at the Cathedral Basilica, immediately followed by an Interment at Resurrection Cemetery.

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VETERAN'S CORNER

By George Ratermann, President
 St Louis Police Veteran's Association
 Web: www.slpva.com Email: mail@slpva.com
 Monthly Meetings: 2nd Wednesday of the Month

Agenda and Monthly Meeting



The February 8th SLPVA meeting was the 400th consecutive month that the St. Louis Police Veterans' Association has met and conducted business. Although the SLPVA was founded in 1932, it was inactive for a number of years until a group of retirees revived it in the late 1970's. Since then the SLPVA has met monthly for over 33 years and has grown to 800 members.

\$15 annual dues are now due for all members. SLPVA members with automatic dues payment had \$15 deducted from their January pension check and are paid in full for 2012. For all other members, if you haven't paid your 2012 dues, now is the time. Pay your dues at the monthly meeting, or send a \$15 check to the SLPVA Treasurer Ed Vaclavik, 15830 Cedarmill Dr, Chesterfield, MO 73107.

Meeting Schedule

February 8 General Membership Meeting & Lunch

March 14 General Membership Meeting & Corned Beef and Cabbage

April 11 General Membership Meeting & Lunch

May 9 General Membership Meeting & Cook Out in Willmore Park

All retired and former SLMPD officers are invited to join the SLPVA. Drop in at one of our meetings, see who we are, what we do, and consider joining the SLPVA. If you can't make it to one of our meetings, visit our website www.slpva.com. Full information about the SLPVA is on the site including minutes of meetings, treasurer's reports, and an

application form.

There were two guest speakers at the January meeting. The first was Matt Simpson. He addressed the SLPVA membership on an idea currently being considered by the SLPOA Executive Board. The SLPOA E-Board is considering a By-Law revision that would give retirees voting rights, a seat on the SLPOA Executive Board and other SLPOA membership benefits such as FOP membership.

Simpson presented the proposal to the members who commented and asked questions. For the present, nothing is changing. In the future, if the SLPOA decides to make such By-Law changes, the SLPVA would have to review the By-Law, present the SLPVA with the membership option and SLPVA members would have to decide if such an arrangement is in their best interest.

I believe that if this proposal presented by the SLPOA it would have to be given serious consideration because they were our only financial backer in the Health Insurance Lawsuit. If the SLPOA hadn't stepped in and paid over \$100,000 in legal fees the Health Insurance Lawsuit would have been dismissed. When the case was appealed by the Police Board the Court required a \$160,000 appeal bond be posted. The SLPOA posted that \$160,000 cash bond for the retirees. That money was at risk. If the Supreme Court had ruled against us, the bond would have been forfeited. For that, and more, we owe them serious consideration of any membership offer presented.

Our second guest speaker was Mike Sack, St. Louis Police Pension Board Chairman. Sack addressed the members on changes that the Pension Board has proposed. The changes would affect only those hired after the effective date of the legislation.

The proposed changes, raising member contribution rate to 9%, adding an age requirement of 55 years of age for service pension eligibility, eliminating the Lump Sum or reducing it, capping COLA increases at 25% are all designed to keep the system solvent. The City, Sack stated, has been paying its required annual payments and those payments have increased into \$20 million plus for the last few years and will climb to \$30 million soon. So both the working officers and the City have been making their required contributions but the system still has a large unfunded liability. Why? Two factors, first and foremost is the poor performance of the stock market. Instead of the portfolio growing each year, it has decreased in value. The Pension System has been paying out more in benefits than they take in from the City, from the officers, from their earnings on investments. The decrease in the system's portfolio due to stock prices lowers the total value of system even more.

Another factor is the strength of the department and when officers are retiring. The SLMPD has gone from a 2,232 officer department to today's strength of 1,450 or so. The retirees collecting pensions today were hired when the SLMPD was at or near 2,232 officers but are only supported by the contributions of today's 1,450 officer department. Recent retirees and retirees of the future are younger at retirement than the retirees of yesteryear. The Pension Board's proposed legislation would reduce the number

of 20 year retirements, raise the member contribution by 2%, save the system some money by reducing Lump Sum payments, capping COLA and going back to a three year average. Sack said this would not solve all the Pension System's financial problems. A complete solution also requires an extended bull market and healthy portfolio growth for several years.

The SLPVA members present at the January meeting did not like the idea of a two tier pension system. But in the end they decided to support the Pension Board's proposed legislation because the only way the Pension System will remain solvent is to slow the drain on it. So changes have to be made. If the legislation passes and has the desired effect and in the future the stock market grows the Pension Fund back to the \$900 million (or even better to the \$1 billion) level, then the Pension system can go back to Jefferson City and restore the lost pension benefits.

Minutes of the January 11, 2012, SLPVA Meeting

The 399th meeting of the St. Louis Police Veterans Association was called to order by President George Ratermann at 11:31 AM Secretary Chris Zarbo read the opening prayer. President Ratermann led the membership in the Pledge of Allegiance.

All officers present except Trustee Ken Decker.

Mr. Ratermann stated we had three new applications for membership. Michael Horton, John Koeller and James Patterson. A motion was made, seconded and passed on a voice vote to accept the applications.

Mr. Matt Simpson with SLPOA addressed the membership about merging or rejoining the SLPOA. This would give retirees full **(Continued on Page 11)**

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By Jack Huelsmann, Coordinator
Circuit Attorney's Office

huelsmannj@stlouiscao.org (314)612-1412

Visit the CAO Website: www.circuitattorney.org

Retired SLPOA member and 36-year St. Louis Metropolitan Police Department veteran Jack Huelsmann is the Coordinator of Circuit Attorney Jennifer M. Joyce's Fraud Prevention Taskforce. Jack is available to provide advice on fraud and scam-related questions. He is also available to conduct informational seminars on a wide range of fraud prevention topics to any group living in, working in, or providing services to residents of the City of St. Louis. Jack can be reached at telephone number (314) 612-1412 or via email at huelsmannj@stlouiscao.org to schedule your seminar and answer your fraud-related inquiries.



passengers were on board at the time of the crash, but 10 more got on after impact, all reporting being injured.

Officers should be aware of these three main types of staged accidents:

details and "ignoring details." They offer these tips:

- Ask specific questions to determine exactly what happened.
- Document statements accurately.
- Gather or record physical evidence. For example, a red car will not leave white paint on the struck car.
- Be suspicious of "overzealous" witnesses all too eager to substantiate who is at fault.
- Interview passengers about their relationships to the others (injured passengers are often "plants" and do not know each other well.)
- Be suspicious when only one party reports an accident at a police station.

The NICB and State Farm both offer these tips to avoid fraud if you are involved in an auto accident: Avoid tailgating and distractions, such as cell phone use. Exchange complete information with the other drivers. Take photos of the damaged cars, the scene and the driver of the other car (if possible). Get the names and addresses of passengers. Call the police to the scene and ask that report be made. Don't do business with anyone who approaches you at the scene trying to refer you to specific doctors, lawyers, towing service or repair shops. Turn down any offer of cash to have your car repaired. Keep detailed records of repair bills and medical treatment. Be suspicious of doctors pressuring you to file a personal injury claim. And, never sign a blank insurance form.

Remember, the dollar cost of insurance fraud, as well as other frauds, are eventually passed on to consumers in the form of higher premiums and prices. Accident fraud adds an additional cost when you factor in the physical harm suffered when victims are injured, perhaps fatally. Then add the emotional trauma caused by the criminals. This is no small problem that a knowledgeable officer might prevent.

(Continued on Page 11)

Crooks Are Costing You



Auto Insurance Fraud: How the Crooks Are Costing You

Ever wonder how much of your car insurance premiums go to pay for auto insurance fraud? In an article published in State Farm's magazine, the Insurance Research Council estimates that fraud adds \$200 to \$300 annually to each policy.¹ Personally, I was not happy with this news. I only own two cars and the amount for them seems too high. However, the article states that fake injury claims alone total \$4.8 to \$6.8 billion yearly. The National Insurance Crime Bureau (NICB) reports that insurance fraud is the second highest financial crime, ranking only behind income tax evasion, in total dollars lost.²

According to the Missouri Highway Patrol, the City of St. Louis ranked third in the state for reported accidents between 2008 and 2010, following Jackson (Kansas City) and St. Louis Counties. During this period, the St. Louis Police Department handled 10% of the state's auto accidents, writing 45,799 reports.³ That's almost 42 reports every day!

According to the State Farm article, auto insurance fraud occurs in a number of ways:

- Through staged accidents.
- Through unscrupulous lawyers, medical personnel and body shops. Sometimes these work in collusion with each other.
- "Passenger stuffing," when people not involved in the crash later appear and claim to be injured. Imagine a bus driver telling an officer 10

- Blaming the damage on a "leaving the scene."
- Destroying a car and then reporting it stolen.
- Reporting the car as owned by a safe driver to lower premiums, but is then used by a higher risk driver.
- Registering the car in another state or lower risk neighborhood to lower premiums.

As law enforcement officers, you should keep the possibility of fraud in mind when you handle auto accidents. The NICB has a number of useful insurance fraud training modules designed for police officers on their website: www.nicbtraining.org. The following information will also help:

"Staged accidents" is the type of auto insurance fraud most likely to be encountered by police officers. A common factor in this fraud is that the criminal(s) will drive an older, previously damaged car that was recently purchased and insured for more than its fair value. While staging an accident, fraudsters target cars likely to be insured; focusing on newer, expensive cars driven by senior citizens or teenagers. It is common for the suspect's car to have two or more passengers (see "passenger stuffing" in the list above) who will be "injured" to increase medical claims. Planted "witnesses" will corroborate the criminal's account that the victim was at fault. Locations are pre-selected to lessen the chance of independent witnesses being present.

1. **The panic stop** – the fraudster will select a remote street and drive in front of a potential victim. Waiting for the other driver to be distracted (i.e., talking on a cell phone) the scammer will slam on the brakes causing a rear end collision. The criminal will invent some plausible, but unverifiable, excuse for the sudden stop. A variation of this accident is called the "swoop and squat," when a third suspect's car will suddenly cut in front of an accomplice's car who will slam on his brakes causing the victim to rear-end him. The third car then drives off.
2. **The "wave" or "drive down"** – the scam artist will pick a four way stop intersection and "wave" the other driver through even though he has the right of way. When the victim enters the intersection, the fraudster will drive forward hitting the victim's car. The suspect will lie saying he did not wave or was waving, but only trying to "get a fly out of his car."
3. **The "sideswipe"** – picking an intersection with multiple turn-lanes, the scam artist will make a left turn in the outer lane with the victim also turning left next to him. When the victim drifts too far right, the suspect will intentionally hit the victim who will appear to be at fault.

The NICB reports investigating officers can help reduce fraud by avoiding "missed

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HEALTH AND FITNESS

5 Reasons To Say Yes To Chocolate !

By Colleen Rossomanno • Exercise Physiologist MS, HFS, ACSM

Well now that Valentine's Day has passed and either you have already eaten a pound of chocolate or you still have a pound of chocolate sitting around constantly enticing you to have a bite---what do you do, but **GO AHEAD** and have a piece!

Yes, I said go ahead and have it. First of all constantly depriving yourself of foods that you love **ALWAYS** leads to overeating in the end---instead look at the positive side of chocolate and view it as a snack or small treat---eat the proper serving size---and relish in the fact that chocolate is not all bad and in fact has numerous health benefits.

So again **GO AHEAD** and eat that piece of chocolate (notice I said piece---not the entire box) and relish in the fact that chocolate is actually pretty good for you in small amounts.

1 IT IS AN ANTIOXIDANT POWERHOUSE

- Packed with natural antioxidants, dark chocolate and cocoa are in the same good-for-you category as green tea and blueberries because it comes from cocoa beans and are full of natural plant nutrients.
- Plant-based foods help to protect the body and promote good health. In fact, ounce for ounce, dark chocolate and cocoa have more antioxidants than do foods like blueberries, green tea and red wine.
- Recent studies suggest that the antioxidants in foods may reduce the risk of many kinds of illness, from heart disease to cancer.
- Dark chocolate and cocoa contain high levels of cell-protecting antioxidant compounds. Two tablespoons of natural cocoa have more antioxidant capacity than four cups of green tea, 1 cup of blueberries and one and

half glasses of red wine.

- Studies also show that as soon as 30 minutes after eating one 40 gram serving of dark chocolate blood



levels of the two main antioxidants in chocolate, epicatechin and catechin, are heightened. They peak two hours after consumption and are cleared from the body after about six hours.

- Antioxidants work by protecting the cells from damaging molecules called free radicals. Antioxidants neutralize free radicals, which can be the cause of many chronic diseases. The kinds of antioxidants found in chocolate are called polyphenols.
- Polyphenols are the molecules found in fruits and vegetables like oranges, soybeans and berries. Dark chocolate and cocoa are particularly high in a subclass of those compounds called flavanols, which are also found in red grapes and tea, hence the well-known benefits of red wine and green tea.

#2 IMPROVED CARDIOVASCULAR HEALTH

Despite chocolate's indulgent reputation, scientists believe it may actually improve the

heart and the whole cardiovascular system by improving blood flow and reducing blood pressure. Research shows that dark chocolate may provide the following heart healthy properties.

- Help your arteries relax and widen, lowering blood pressure, promoting good blood flow and reducing the strain on the heart.
- Help prevent the build-up of plaque that can block arteries Plaque Attack
- Have mild anti-blood clotting effects.
- Work to slow down the process of LDL oxidation and thus may help prevent this whole escalation of arterial injury from happening.

In fact various studies have been completed on the use of dark chocolate or cocoa and its benefits of heart health such as:

- 1) Yale University Associate Professor Dr. David Katz recently tested the blood pressure of 45 adults before and after eating dark chocolate. Findings: just two hours after eating dark chocolate the subjects' blood pressure dropped and their blood flow improved.
- 2) A Dutch study published in 2006 which divided a group of 470 elderly men according to how much cocoa-

containing food they consumed and tracked them over 15 years. The researchers discovered that the men who consumed the most cocoa-containing products were half as likely to die from cardiovascular disease as those who consumed the least. In addition, they were also half as likely to die from any cause as those who ate the least cocoa-or chocolate-containing foods. The researchers suspect that the longevity and reduced cardiovascular risk may be associated with a slight, yet sustained, lower blood pressure in those consuming cocoa and chocolate. Targeted studies on the effects of cocoa on the cardiovascular function may help explain why.

3) The Journal of the American Medical Association concluded a study on people who ate dark chocolate every day for a week saw their blood pressure drop and the lower blood pressure was maintained as long as they continued to eat dark chocolate. However, once they stopped eating it their blood pressure rose again.

4) In a study in Germany by Taubert, one group got 30-calorie daily doses of dark chocolate for 18 weeks and the group that received the dark chocolate had a drop in both their systolic and diastolic blood pressures and increased levels of antioxidants in their blood stream.

3 LOW GLYCEMIC INDEX

Despite its "sweet" reputation, chocolate has a low glycemic index --- the measure of a food's impact on blood sugar levels. This means that eating chocolate, unlike other candies or sweet foods will not cause your blood sugar to spike and then crash. This up-down, yo-yo effect can wreak havoc on your mood and energy level, and even throw off your natural hunger cues, making you feel hungry when you really aren't.

(Continued on Page 10)



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5 Reasons To Say Yes To Chocolate ! (Cont. from pg 9)

Chocolate's low glycemic index is not the only good news for people who must vigilantly watch their blood sugar. The antioxidants in dark chocolate and cocoa may aid the impaired circulation and unhealthy blood vessels that often precede the development of diabetes while also possibly improving cells' sensitivity to insulin and glucose.

#4 BENEFICIAL VITAMINS AND MINERALS

- One average dark chocolate bar has 14 percent of the daily requirement for copper, a critical mineral that aids in the absorption of iron and is a key component of enzymes that form skin-strengthening collagen. An unsweetened baking chocolate bar delivers a whopping 22.5 percent of the daily requirement. Copper also is critical to heart health. During the early stages of development a diet low in copper can result in cardiovascular abnormalities and later on in life can contribute to the development of vascular disease.
- One average dark chocolate bar can deliver nearly 12 percent of your daily magnesium requirement. Studies show magnesium may help reduce the risk of several chronic illnesses, such as type 2 diabetes, hypertension and cardiovascular disease. Up to 90 percent of Americans don't get the recommended daily allowance of magnesium from their diet alone.

- Cocoa and chocolate naturally contain iron, a key component of overall good health and the most common nutritional deficiency in the U.S. On average, a dark chocolate bar has nearly 7 percent of the required daily allowance. An average unsweetened baking chocolate bar packs in 13.3 percent of the daily requirement. Some specific brands of chocolate even have higher iron contents. The main function of iron is to help carry oxygen from the lungs to the muscles and other organs. If your body is low in iron, fatigue, irritability and headaches may occur. If the iron deficiency becomes significant, you can become anemic.
- A good source of potassium, which studies have shown to be a key factor in affecting blood pressure and stroke according to the FDA.
- Chocolate contains more than 500 natural chemical compounds, some of which have been categorized as mood-elevating and pleasure-inducing.
- Sources of Theobromine, a mild, natural stimulant and molecular "cousin" of caffeine. Theobromine has also been shown to reduce coughing and has been used in "natural" cough medicine preparations as a cough suppressant.

Now just because dark chocolate can benefit your heart, lower blood pressure, contains

numerous vitamins and minerals, is not a reason to go out on a chocolate binge, but it is a reason to maybe have a small treat at the end of your meal. Eating more dark chocolate can help lower blood pressure once you've reached a certain age and have mild high blood pressure, but you have to balance the extra calories by eating less of other things.

There's no getting around it — chocolate is high in fat and calories. But eaten in moderation, chocolate can easily fit into a healthy, balanced diet.

The most important factor to consider with chocolate, as with all

foods, is to balance the amount of calories you consume with the amount you burn. New dietary guidelines stress the importance of portion control and exercise to maintain a healthy weight. The guidelines also allow for a minimum of about 200 discretionary calories a day (that number increases if you exercise regularly). An average chocolate bar has about 200 calories.

#5 IT JUST TASTES GOOD

As far as treats go, chocolate is a good one. Dark chocolate and cocoa can provide many health benefits, particularly for your heart. So enjoy — in moderation. Just like everything else in your life. So Enjoy!

Trivia Night

www.Tuscan360.org/trivia

Fundraiser For Sgt. Bill Kiphart and his family!

Friday March 23, 2012
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Food and coolers welcome!
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While battling cancer, Bill had to just undergo more surgeries due to complications from the treatment of his cancer that is affecting his vital organs.

We are throwing this benefit to help Bill, his wife, and 2 young daughters through these trying times.
Please come out and help!

Doors open at 6:00 PM

Registration Information:

Early Registration (before March 1st): \$20 per person or \$140 for a table of 8
After March 1st: \$25 per person or \$180 for a table of 8
VIP Tables are \$250.00

Registration Options:

Mail form & check to: Craig Bowles 5731 Neosho St. Louis, Mo 63109
or
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Call Craig Bowles at 314-401-3556 with any questions, or email cgbowles@gmail.com
** Please, Please register early so that we can plan accordingly **

Registration form for the "Kiphart Trivia Night Fundraiser":
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Veteran's Corner Cont. from pg 7

membership again, a seat on the executive board and voice/vote on the board. Dues would probably remain at \$15 per year and a separate budget account established. When a proposal is finalized, they will present all details for us to review and decide if we are interested in a merger or not.

Mr. Mike Sack, Chairman of the St. Louis Police Pension System discussed the Legislative changes they would like to make in order to sustain the pension system. The changes would be for new hires.

Increase member contribution from 7% to 9% of salary

Reducing Lump Sum to 2%, or No Lump Sum

Pension Benefit a minimum age of 55, 25 years and age 55 for 50% pension

Last three year salary average

Reducing 30 year + pension from 75% to 70%

Other purposed changes.

Non LOD disability pension eligibility reduced from 10 years to 5 years

DROP account interest would be based on ten year Treasury note plus 1%

COLA max reduced from 30% to 25%

Secretary's Report. A motion was made by Mr. Herman Ubben to waive the reading of the minutes and accept as printed. The motion was seconded and passed on a voice vote,

Mr. Ed Vaclavik then gave the Treasurers Report. Mr. Ken Bradshaw made a motion to accept the report. The motion was seconded and passed on a voice vote.

Mr. Ratermann advised that members, Timothy Kaelin and Norman Land, had passed away and that non-members, Donald Hirschke, Charles Burton, John

Silvernail and William Kinkel have also passed away.

No Old Business

New Business

Mr. Russell Conroy made a motion to support the Pension Board's proposal, seconded by Frank

Stubits. The motion passed on a show of hands.

Mr. Tony Pona advised we had 110 members in attendance. There were 11 attendance prizes awarded. Meeting adjourned at 12:27 PM.

Fraud Prevention Cont. from pg 8



Tip of the Month – For Facebook Users – Beware of “Likejacking”

From Symantec, the computer security firm: “likejacking is a play on the term clickjacking, which means asking a victim to click something while a different action is taken behind the scenes. Likejacking specifically refers to a user clicking on something only to have some piece of content Liked, without their

knowledge, in the background.” Do not click on or “like” links unless you are absolutely sure are from legitimate sources. You could spread the scam in question to your Facebook friends. Symantec reports that 15% of videos posted on Facebook are fake and likejacking scams.⁴

Sources

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22nd ANNUAL TRIVIA NIGHT SATURDAY, MARCH 24, 2012

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POLICE WORK 101

The O.O.D.A. Loop Part Two

By William Boyd Kiphart II

I want to pick up where we left off in November with our discussion of the O.O.D.A. Loop. I was particularly amazed at the feedback from that introduction to the O.O.D.A. Loop and how many of you are well versed in the principals. I also wanted to respond to a few questions as to how this affects us in our profession. My intent was to cover this in the last article, from November, but I understand the comments of confusion. The fact is that the Loop, this thought and decision making process and its effects on us exist. Whether we choose to study it or not is up to the individual, but as with the example I used in the November article, it is a matter of life and death in this profession.

Tactics or the study thereof has been an area of attention for scholars, the military and those responsible to enforce the laws of the land for more than two millennia. It is far beyond the time each of us take responsibility to become scholars in this area of study. The days of kicking in the front door and rushing in shooting are over. And there are plenty of dead cops, this year included, who would tell us so if

they could.

Do not fool yourself by sticking your head in the sand and hoping today is not your day. Your adversary is studying these tactics. As you have often heard me say, research by the experts in the field indicate that your adversary trains twenty three (23) times a year with live fire exercises. Statistically, he is twice as likely to place rounds on target than the average officer. He is in considerably better physical condition than the average officer and routinely engages in all out fights either for criminal gains or simply as training and entertaining.

As a quick refresher, the O.O.D.A. loop as it is commonly referred to, Observation, Orientation, Decision, Action is a thought and decision process that exists in everyone. It was first identified in the combat operations process found in the mind of fighter pilots. This was identified and codified by Air Force Colonel John Boyd during his time as a combat instructor at Top Gun in the 1950s. Colonel Boyd is considered to be one of the greatest military strategists of modern times and was the primary battle architect of Operation Desert Storm. His tactical briefing "Patterns of Conflict" is

considered to be one of the most significant writings on warfare and human conflict since Sun Tzu's Art of War from over 2000 years ago.

Observation: The initial collection of data by your brain, via your senses of sight, sound, touch, smell, taste and the like.

Orientation: Ok, this is where things slow down and start to get complicated. This phase is where our prior experience is considered, training, genetic heritage, cultural traditions, the law, special orders personal limitations and all of those things that we consciously and sub-consciously consider when formulating a plan to respond. This is just a very basic look at the most critical and complicated phase of the model.

Decision: This is the hypothesis phase of the loop. All of the observations and a myriad of other factors come together here. Your best educated response develops a plan for implementation to address your goal based on your observations, orientation and objective.

Action: This is the actual implementation of your action. The simplest example; shoot or don't shoot. You then immediately cycle back to the Observation phase and begin to evaluate the results of your action to Orientate and Decide for the next cycle.

In this article I want to look at some of the common variable in the Orientation phase particularly and to some extent the Decision phase of the Loop. Remember the key to mastering the Loop is to move through the process faster and more effectively than your opponent. While mastering and minimizing the variables is the primary focus, the ability to understand and manipulate an encounter to slow the opponent while he attempts to move through the Loop is an art in itself.

One of the challenges for us to minimize our time spent in the Orientation phase is recognition, adaptation and overcoming of our personal limitations, prejudices and the like. Specifically, we need to understand how to control the variables. Remember, the concept here is that if we are better masters

of the Loop that our adversary, regardless of assets and resources, we can win the encounter.

The primary assets and resources are obvious, if you are a good combat shooter, and I do not mean you shot 300 on your last qualification, you have more options in an encounter due to your confidence to make the difficult shot when needed. If you are in excellent physical condition and actively train to fight, you have additional resources to call upon than the average officer.

But what about those key variables that can drastically increase your speed in the Loop and confuse or simply leave your adversary behind in the process. If you have ever been involved is an adequately executed search or arrest warrant or attempt where the offenders were so surprised and off guard that they literally froze from shock and awe, this is what I am talking about.

If you are a practitioner of Visuo-Motor Behavior Rehearsal, particularly if you utilize the practice actively from call to call and encounter to encounter you can effectively get inside of your adversaries Loop prior to the encounter even beginning. While Hollywood is not a typically good source of learning there are a few examples. In the new Sherlock Holmes movies, Holmes mentally works through his hand to hand fights prior to engaging the adversary, while certainly over simplified, still a good example of this principal.

As you approach a call or subject, have you already thought about where you are going to seek cover and whether that will be your priority or getting to your weapon will be a priority. If you have already done one or the other or both prior to the encounter, how does that change the dynamics of the encounter. This is one of the core principals supporting the concept of placing the police car at a 30 to 45 degree angle and maintaining a reactionary gap of two to three car lengths on a car stop.

(Continued on Page 13)



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The O.O.D.A. Loop Part Two

(Cont. from pg 12)

Victorious warriors win first and then go to war, while defeated warriors go to war first and then seek to win.

Sun-tzu, The Art of War

A study of hundreds of deadly force encounters found several reoccurring themes. One of the primary factors resulting in officers being injured, killed or simply losing the encounter was what I refer to as the "Assumption of Compliance Syndrome".

Due to our training, or in many instances the lack thereof, particularly the less experienced or complacent officer makes the assumption that adversaries are going to do what they say simply because they are police officers. This is a deadly presumption and, if the adversary is predisposed to kill, is actually inversely true.

We routinely mention the

dangers of complacency but continue to fail to address it on a personal level. How many false bank alarms have you responded to;

pistol and find yourself facing multiple adversaries in body armor armed with AK-47's and predisposed to kill.

regardless of your prior experience with false alarms, each one becomes a training scenario and creates a muscle memory event that develops additional tactical resources for you on the worst day of your life.

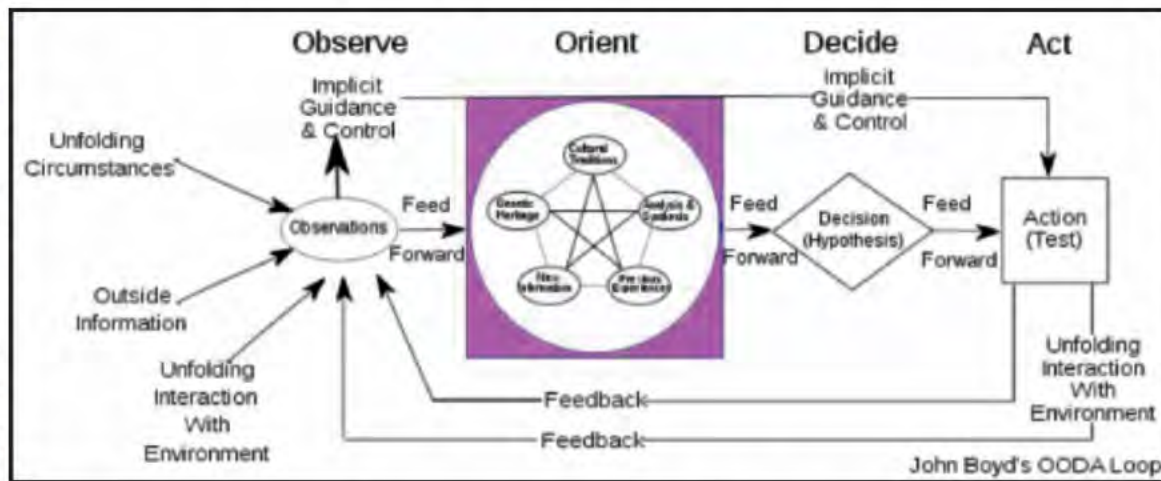
In today's world of information accessibility and unparalleled violence we are challenged with an adversary, even at our street level, which is often better equipped, trained and knowledgeable than the "average" officer.

Studying Colonel Boyd's Loop, understanding it's nuances, and mastering it should be an entire block of instruction in any police academy. But as you repeatedly hear me say, no one is responsible for your training but you.

Make time to study tactics and strategy in maneuver conflict because that is exactly what you do on a daily basis.

In the next installment of the O.O.D.A. Loop we will look at further practical implementation of Colonel Boyd's process and discuss Tactical Communication, the concept of "Unconditional Respect" as a tactic and strive to find additional ways to get inside our adversaries Loop and guarantee victory.

Please keep the comments and examples coming.



more than most of us can count. Consequently, we begin to respond to all bank alarms as if they were false. This works out great until you stroll in the front door with a holstered or even un-holstered

So do you simply roll the dice that today is not that day or do you employ tactics and strategy the next time you receive a bank or commercial alarm. If you respond to each alarm as if it is good,

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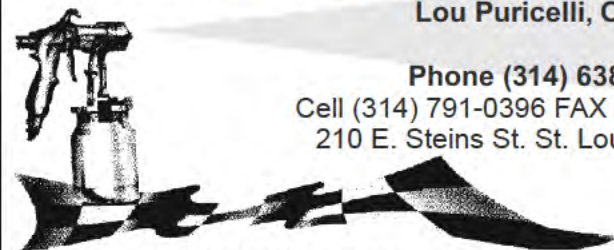


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POLICE RETIREMENT SYSTEM UPDATE

By Mike Sack, Chairman
Board of Trustees
Police Retirement System of St. Louis
www.stlouisprs.org (314)241-0800

Police Retirement System Seeks Controversial Change

The PRS Legislative Committee has been meeting with representatives of the various labor organizations in order to develop consensus on a bill to be filed in Jefferson City to address our growing liabilities.

A number of items have been discussed and include:

1. For new hires:

- Increasing member contributions to 9% with 2% refunded at retirement. Members who resign may withdraw all of their contributions with interest.
- Vesting at 25 years of service with benefits deferred to age 55 for those members who retire prior to that age.
- 3 year average final compensation.

2. For current and future hires

- Change DROP interest to the 10-Year Treasury Bill + 1% not to exceed 6%.
- Decrease vesting for Non-Duty Disability from 10 years to 5 years of service.

The PRS Legislative Committee's concern is that this may not be enough considering our liabilities have risen some \$50M this past year to \$956M. The system's

monthly payroll is approaching \$4.5M, excluding return of lump sum payments and DROP accounts, and the return on our investments is not keeping pace with this growth. Last year's bill would have reduced liabilities by about \$73M. With no changes in our structure and a -2% earnings for 2010-2011, the above listed changes may not be enough to ensure sustainability of the plan. In order to make the most informed decision, the PRS has authorized our actuary to report on the reduction in liabilities tied to the above changes as well as those I list below.

Items listed here have been discussed with the labor groups in more recent meetings:

1. For new hires:

- Increase member contributions to 9% and not returning member contributions at retirement. Members who resign may withdraw all their contributions with interest.
- Vesting at 25 years of service with benefits deferred to age 55 for those members who retire prior to that age.
- 4 year average final compensation
- Limiting service retirement benefit to 70% of final average compensation

(currently 75%).

- Changing maximum cumulative cost-of-living allowance (COLA) increase for new hire retirees and surviving spouses from 30% to 25%.
- For current and future hires**
 - Change DROP interest to the 10-Year Treasury Bill + 1% not to exceed 6%.
 - Decrease vesting for Non-Duty Disability from 10 years to 5 years of service

I've had the opportunity to speak with the executive boards of the SLPOA and SLPLO. I've spoken with the Veterans' organization at their monthly meeting and with two representatives of the Ethical Society. I hope to continue conversations in order to better educate everyone on the challenges the PRS faces.

One of the questions that was consistently raised by members of each organization is "how can we recruit officers to the SLMPD if we have a pension system that has

reduced benefits?" I understand the difficulty this will create in recruiting new officers, but the point we should hit on is that we still have a defined benefit plan. In a time when many private sector plans and some public sector plans are moving to defined contribution plans like 401(k)s, we're still an organization that appreciates the service and sacrifice of public servants and reward that with a defined benefit plan - one which currently guarantees a lifetime benefit upon retirement. We also can't ignore the importance of sustaining the plan we currently have. Without changes - to either the PRS structure or the market returns - the PRS will continue to face increasing liabilities. Without changes, at some point those liabilities will far outweigh our ability to pay benefits.

The PRS will be hosting informational sessions in the near future at the pension office, located at 2020 Market. Please watch for the dates and times of the sessions and plan on attending.

While we're faced with a challenge; but working together it can be overcome.

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FEBRUARY 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3 PAYDAY	4 SOMO POLAR BEAR PLUNGE
5	6	7	8 POLICE WIVES MTG 7PM VETERAN'S MTG 11AM	9	10	11 BARWICK/NEWTON TEXAS HOLD-EM TOURNAMENT AND VALENTINE'S DANCE
12 BARKUS DAY PARADE	13	14 VALENTINE'S DAY	15	16	17 PAYDAY	18 MARDI GRAS
19	20	21 FAT TUESDAY	22	23	24	25
26	27	28	29 GENERAL MEMBERSHIP MEETING			

MARCH 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	6	7	8	9 PAYDAY	10
11	12	13	14 POLICE WIVES MTG 7PM VETERAN'S MTG 11AM	15	16	17 SAINT PATRICK'S DAY
18	19	20	21	22	23 PAYDAY	24 SOMO TRIVIA NIGHT
25	26	27	28 GENERAL MEMBERSHIP MEETING	29	30	31 SPRING CRAFT & VENDOR FAIR 10 - 4

APRIL 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6 PAYDAY	7
8 EASTER SUNDAY	9	10	11 POLICE WIVES MTG 7PM VETERAN'S MTG 11AM	12	13	14
15	16	17	18	19	20 PAYDAY	21
22	23	24	25 GENERAL MEMBERSHIP MEETING	26	27	28
29	30	31				

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