

# SearchLight

CCPOA Benefit Trust Fund | Lighting The Darkness. Keeping You Covered.

Spring 2017

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## CCPOA Benefit Trust Fund

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*We present this issue of SearchLight for your education and enjoyment. We produce this publication three or four times a year, as the whim strikes us. If you have any benefit questions, please call the Trust. Don't count on your buddy, because he got his information from some guy in a van parked outside the wall.*

## Go For the Gold (Shield)

### QUICK STATISTICS

Each year, Cornell University releases a study with the ever-so-descriptive title of "Annual Disability Status Report." In it they compile and analyze data collected from the U.S. Census Bureau

In 2015, the overall percentage in the US of people of all ages with a disability was 12.6%.

That means, 39,996,900 people of all ages in the US reported one or more disabilities. The highest prevalence rate was for "Ambulatory Disability." 19 million of these folks were in their prime working age of 21-64.

That is a LOT of people who have trouble getting around.

### SO, ASK YOUR SELF THE QUESTION: WHAT HAPPENS IF I GET HURT?

As CCPOA member, you have Medical insurance, and that will help cover the hospital bills. But after that, you are on your own. You may have additional coverage if you get hurt at work through Workers' Comp—but according to *Lawyers.com* it can take on average of 18 months to reach a settlement.

All this leads up to **Gold Shield**. The Benefit Trust's own disability benefit coverage. Designed with COs in mind, this is one of the programs we stress every member to have. The numbers back us up. In 2016 the Trust paid out over \$5 million in disability claims to CCPOA members. *Every institution in California has members who are receiving funds from Gold Shield.*

### HOW DOES IT WORK?

**Gold Shield covers long-term illnesses and injuries caused while on-or-off the job.** The plan covers disabilities from a wide range of illness, injury and disease,

but there are some exclusions and conditions. (For example: a disability that results from mental conditions would not be covered.)

- Off -the-Job: 67% of base pay up to \$6,000 per month (whichever is lower)
- On-the-Job: A minimum benefit of \$206 per month in addition to your Industrial Disability Leave (IDL) or

Enhanced Industrial Disability Leave (EIDL) payments from the State.

### HOW DOES IT COORDINATE?

Coordinates with income you are eligible to receive under Non-Industrial Disability Insurance (NDI), Catastrophic Time Bank (CTB), Enhanced Non-Industrial Disability Insurance (ENDI), Temporary Disability, Permanent Disability, Sick leave, and any other individual or group disability benefits to provide a *combined total monthly benefit* of up to 67% of your base pay.

### WHAT DOES IT COST?

Gold Shield is \$65/month. If you are a new CO, and enroll within 90-days of graduation, you get your first year at a 50% discount.

Call the Trust, or go online today to find out more.  
Remember, "We've Got You Covered."

### Time Off Work

# IS NOT ALWAYS

## a vacation.

# The Vape Debate

Where does America stand on E-Cigs? Good or Bad? Cool or Jerky? Is it science or advertising hype? A way to kick the habit or a gateway to start?

A recent article on CNN featuring these headlines really shows the back and forth nature of the debate and the sway of public perception.

## WHAT IS IN AN E-CIG?

E-cigarettes work by heating a pure liquid called e-juice -- composed of flavorings, propylene glycol, glycerin and often nicotine -- until it vaporizes. The resulting vapor is much less offensive to many -- both smokers and non-smokers.

The University of California funds The Tobacco-Related Disease Research Program of California (TRDRP). In a recent study they found many more ingredients in the vape than the basic few that product labels tout. The vaping aerosols contained over 30 chemical compounds such as nicotine, formaldehyde, acetaldehyde, acrolein, and acetol and glycidol. Under the State of California Proposition 65, glycidol is known to cause cancer.

Oddly, propylene glycol, which is common to virtually all the e-cigs is an FDA approved additive to food, cosmetics and medicine. This same chemical is also found in antifreeze and de-icing agents for cars, planes, and boats.

It appears that the heating of the vape liquid is responsible for the creation of the compounds. And yet other studies confirm that the amount of these chemicals is still less than that of traditional cigarettes.

## HIT IT OR QUIT IT?

A questionnaire of 3,500 vapers think it is less toxic and cheaper than tobacco, and will help them quit or cut down on tobacco smoking. Most ex-smokers (79%) in the study are afraid they will relapse if they stop using e-cigarettes.

A long-term study funded by Cancer Research UK compared exposure to nicotine, tobacco-related carcinogens and toxins among five groups of people, including those who smoked only traditional cigarettes. All the groups had comparable levels of nicotine. However, long-term users of e-cigarettes had lower levels of tobacco-related carcinogens and toxins than traditional cigarette smokers. In fact, when smokers switched completely to e-cigarettes, their intake of cancer-causing chemicals dramatically fell to a level found in people using nicotine replacements, such as patches or gums.

While that in itself is encouraging, the CDC released data about e-cigarette use among working adults, showing that about 5.5 million Americans currently use the devices but also tend to *continue to smoke conventional tobacco products*. Over 16% were still smoking cigarettes, 15% used other types of combustible tobacco, and nearly 10% used snuff or other smokeless tobacco.

## NO VERDICT

Public interest in e-cigarettes is high among the American public: Google searches for e-cigs are higher in the U.S. than any other nation. But it is not the first time that a “safe” cigarette alternative has been tried. In the 1970’s Liggett Group developed a process for blending certain catalysts with tobacco would destroy the dangerous compounds which form behind the cigarette’s burning tip. And preliminary tests showed they did indeed work.

Like so many things, lawyers get in the way. Liggett was pressured by other cigarette makers to abandon the effort because the marketing and sale of a “safe cigarette” would be an implied admission that all other cigarettes were unsafe... which is lawyer speak for endless lawsuits which could not be won.

# HEADLINES TELL THE TALE

## 2003 HEADLINE: Invention of e-cigarettes

Three pack-a-day smoker Hon Lik, a 52-year-old Beijing pharmacist, creates the first successful electronic cigarette after his father, another heavy smoker, dies of lung cancer.

## 2008 HEADLINE: WHO slams e-cigarette marketing

The World Health Organization announces that marketers should immediately remove any claims that e-cigs are a “safe and effective smoking cessation aid”

## 2010 HEADLINE: The battle heats up

The Food and Drug Administration finds “very low” amounts of nicotine in cartridges labeled as nicotine-free. By the end of the year, Amazon restrict the sale of e-cigs

## 2011 HEADLINE: Interest in vaping for smoking cessation is high

## 2012 HEADLINE: E-cigarette use doubles in adolescents

## 2014 HEADLINE: Poison center calls skyrocket

The Centers for Disease Control releases data showing that the number of calls about nicotine e-juice to poison centers rose from a scant one call per month in 2010 to 215 calls per month in 2014. More than half of the calls involved children under the age of 5 ingesting, inhaling or getting the substance in their eyes or on the skin.

## 2016 HEADLINE: Vaping a gateway to tobacco use... and no better for your heart

## 2017 HEADLINE: E-cigarettes are safer than conventional cigarettes

# Fitness From the Blue Shield Health Library

## Spidey Sense

What is plump, black, and shiny, with an hourglass-shaped, red mark on their abdomens? Why it's every home owners nightmare—the ever frightening Black Widow spider. (Sometimes, this red mark may take a slightly different shape. In other cases, the spider may have red markings on its back too.)

And straight from everyman's nightmare: after mating, the females typically kill and then eat their male partners.

Instead of knowing you will face instant death, let's see what really happens if one is bit by this living horror. First of all - the bites usually aren't fatal, but they can still cause some serious and uncomfortable symptoms. These spiders aren't aggressive and only bite when they feel threatened.

If a black widow spider has bitten you, get medical treatment right away. A female black widow is much more likely to deliver more venom than a male spider.

### **WHAT ARE THE SYMPTOMS OF BLACK WIDOW SPIDER VENOM POISONING?**

You might not realize that you've been bitten at first. You'll usually feel the sensation of a minor pinprick if a black widow spider does bites you.

Within a few hours of the bite, you'll develop more serious symptoms. The area around the bite will likely redden and begin to swell.

In as little as 15 minutes after the bite occurs more serious symptoms may develop. Commonly, you'll experience pain that's not limited to the bite location. Your chest and abdomen, in particular, will be painful. The muscles in these areas will cramp and go rigid due to severe muscle spasms. Your back and shoulders may also hurt.

Other signs and symptoms you might experience include:

- Difficulty breathing, which is due to paralysis of the diaphragm
- Nausea
- Chills
- A severe increase in blood pressure
- A headache, which may be partially due to a change in blood pressure
- Sweating
- Weakness
- A fever

In rare and extreme cases, black widow spider venom poisoning may lead to seizures and even death. Death generally doesn't occur in healthy adults. Young people, the elderly, and those with weakened immune symptoms are more susceptible to serious complications and death from a black widow spider bite.

### **WHAT CAUSES A BLACK WIDOW SPIDER TO BITE?**

Black widow spiders are reclusive and not aggressive. They only bite in self-defense or when they feel threatened. Most bites occur in rural and suburban areas and occur between the months of April and October. These spiders tend to bite defensively when their webs are disturbed. Bites to babies and children may be more serious than bites to adults.

Black widow spiders live in dark, hidden spots, such as in piles of rocks, leaves, or wood. Don't move or disturb these piles without wearing gloves, as you might accidentally touch a black widow spider and get bitten.

You should also wear gloves when you're moving things out of dark corners in garages or basements. Black widow spiders may live in these areas.

These spiders might also hide in a variety of other dark places, such as:

- Inside your shoes, especially if they're stored somewhere dark
- In piles of unused blankets

- In the crevices of porch furniture
- Between stones in a rock wall



### **HOW IS BLACK WIDOW SPIDER VENOM POISONING TREATED?**

Treatment for a black widow bite will vary depending on your health, symptoms, and the severity of the bite.

You may be given medication to help ease your pain. You might also be given medications to help lower the high blood pressure that sometimes accompanies a black widow spider bite.

If the bite is more severe, you may need muscle relaxants or antivenom, which is an antitoxin used to treat venomous bite). In some cases, you may even need to be hospitalized.

You should go to a doctor or emergency room right away if a black widow spider has bitten you.

There are some steps you can take immediately preceding your trip to the hospital or on the way to the hospital.

- Remain calm. Too much excitement or movement will increase the flow of venom into the blood.
- Do not apply a tourniquet. It may cause more harm than benefit.
- Wash the bite thoroughly with soap.
- Apply a wet or damp ice pack for 10 minutes at a time, with 10-minute breaks in between.
- Elevate the location of the bite, if possible. For example, if you were bitten on your hand, keep your arm over your head. You should get to a hospital as soon as possible.



# WORLD-WIDE-WEIRD

Found online. That makes it true.

## Get It In Writing

Dennis Hanel lived in a small home in West Seattle, Washington. He had signed a six month lease, where he agrees to rent a room in a group home for \$700 monthly, plus \$2,100 in additional deposits. Hanel had just paid his rent for January.

The story takes a twist eight days later, when his sister, Debra, had been unable to reach him the day before and wound up leaving a church service early when “something tugged at my heart.”

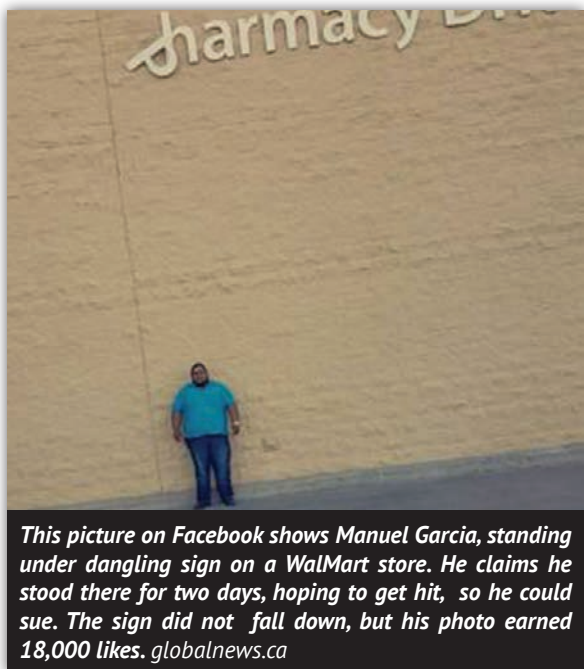
She discovered Hanel dead in his room, of an apparent heart attack.

She said she removed all his belongings, cleaned out his place and within 24 hours had returned his key to the property managers.

When she tried to collect his security deposit and last month's rent, Debra was shocked when the management company said ‘He's not getting anything back.’ Why is that? Seems the company claims that dying “violated the terms his lease.”

The rental company has not responded to a barrage of phone calls and text messages from both family and reporters, now more than a month after his passing.

*crosscut.com*



This picture on Facebook shows Manuel Garcia, standing under dangling sign on a WalMart store. He claims he stood there for two days, hoping to get hit, so he could sue. The sign did not fall down, but his photo earned 18,000 likes. *globalnews.ca*



## Condolences To-Go

A funeral home in Memphis has decided that if going to a funeral is just too much trouble, they can make it much easier. How about a drive up viewing? You can drive up, say your final good-bye to your loved ones, and you don't even have to get out the car.

After all, why shouldn't death be more convenient? Ryan Bernard, owner of R. Bernard Funeral Services, says “We've been getting rave reviews. We've had people actually just pull up and drive-thru just out of curiosity. They didn't even know the person who passed.” *localmemphis.com*

*After all, nothing says dignity like putting a corpse in a drive-thru window for strangers to gawk at.*

## Let's Play Doctor

Christian Eberhard a successful securities expert in Germany. But always wanted to be a doctor. He got the “bug” after he worked in a hospital for 10 months in lieu of compulsory national service in the German army.

But who has eight years and all that money for school? Not Christian. He did however have a computer. So he did the next best thing—downloaded all the right forms and made himself a medical degree.

He created several glowing references from non-existent doctors. He wrote his own degree with a fountain pen and claimed to have trained at Oxford.

Medical authorities at the University Clinic of Erlangen in Germany never questioned his “training” in Britain, even though he misspelled “medicine” and spelt doctor with a K.

He was hired, and spent two years training in surgery techniques at the hospital before he was promoted to an assistant surgical doctor.

Oddly, he must have been pretty good at it. He took part in 190 operations, including amputations, spinal, liver and lung operations. *express.co.uk*

## Cool Hair

The Yukon. In February. Temperatures routinely go to -20 Fahrenheit. So what do you do for fun in such extreme conditions? The answer seems to be freeze your hair. Sponsored by the Takhini Hot Pools resort, the contest attracts people from all over the world. First prize is \$750. *takhinihotpools.com*



*takhinihotpools.com*

## In the Air

Sirgiorgio Clardy is a pimp. He's serving a 100-year sentence in Portland, Oregon for second-degree assault and other crimes—including stomping on a man's face, and making it a bloody pulp. The man required stitches and plastic surgery.

Clardy knows that it's not really his fault. It was Nike's. He filed suit, claiming Nike should have placed a label in his Air Jordan shoes warning consumers that they could be used as a dangerous weapon.

In his filing he says “... (Nike) failed to warn of risk or to provide an adequate warning or instruction. It has caused personal injury in the likes of mental suffering.”

*huffingtonpost.com*





# BUSTED

Off-beat news stories  
about crime and such...

## Howdy Neighbor

Every neighborhood has one - that one house that is just a bad seed. Too loud, trashy, maybe lots of people going in and out at all hours, looking rather suspicious.

Most times a call to the police will get some kind of response, but how many calls does it take before there is some form of *decisive* action? Apparently the answer is 85.



Photo: Google Street View

Looks like a nice neighborhood....

The house in question is located in northeast Memphis. It is less than a half mile from two different churches, an elementary school and a day-care center. The resident is Betty Davis, 64, on probation for felony possession of cocaine with intent to manufacture and sell. Police recently stopped Davis soon after she left the residence and noted that she tried to quickly dispose of 15 rocks of crack cocaine. She also had \$742 in cash in her possession.

If that weren't enough for the neighbors, it took two years of complaint calls before the D.A. stepped in.

Calls for police assistance at the residence have included 17 mental calls, 16 armed-party calls, 11 drug calls, 8 disturbance calls, 8 shots-fired calls, 6 domestic calls, 4 fight calls and 4 suspicious activity calls.

The home was finally closed down as a "public nuisance" and Davis was arrested on new cocaine charges and taken into custody for violating terms of her eight-year probation. [localmemphis.com/b](http://localmemphis.com/b)

## Punch Your Ticket

Miami resident Jacob Morpeau, aged 62, died of natural causes. Not newsworthy in and of itself, but he was found in a very odd condition. He was found dead in his car, parked only a few blocks from the county courthouse.

The kicker? For four days, city parking officials issued citations to Morpeau's vehicle, sometimes two tickets at a time, with him dead inside.

His death only came to light when a passerby, curious about how a car could rack up so many tickets, went to take a closer look at Morpeau's vehicle.

County officials did not issue a statement as to how parking enforcement could have missed a deadman, but they have dismissed the \$160 in fines. [blogs.findlaw.com/legally\\_weird](http://blogs.findlaw.com/legally_weird)

[findlaw.com/legally\\_weird](http://findlaw.com/legally_weird)



## Smug-Egg-ler

Recently, on the way home from some educational conference in Canada, a small group of travelers got quite a surprise when they reached the border. The tourists declared buying a popular Canadian treat, "Kinder Surprise" chocolate eggs. "Please pull around to the parking lot," was the reply.

Seems the confection is banned in the U.S. (the toy "surprise" inside is considered a choking hazard.) Smuggling the delightful confections is big business. One large bust in Washington State landed three Canadian women with over 6,000 Kinder eggs.

Fortunately for the chocolate smugglers, and one random Canadian, rather than do the paperwork, the customs agent let one of the group members walk back over to Canada and give all the Kinder chocolates to someone, and then cross back over. [blogs.findlaw.com/legally\\_weird](http://blogs.findlaw.com/legally_weird)

## What A Burn

We've heard it before—McDonald's sued over spilt hot coffee. Back in the 90's a jury awarded \$2.9 million to a 79-year-old woman who was badly burned after hot coffee spilled into her lap. Looks like it happened again...

Selena Edwards, 38, of Victorville was suing for \$10,000 claiming that an unsecured lid caused steaming hot McDonald's coffee to spill on her right hand. She had the proof, and provided pictures of second-degree burns.

However, after an investigation by state insurance officials, it was discovered that "the photos and medical documents Edwards provided to bolster her case came from the Internet."

Edwards now faces 21 felony counts of insurance fraud and workers' compensation fraud. [latimes.com](http://latimes.com)

## Watch the Birdie

At the Franco da Rocha prison, in the state of Sao Paulo, guards noticed one inmate acting oddly—he was trying to catch a pigeon.

Seems there was a meaning behind his odd behavior. Officials caught the pigeon and when they inspected more closely, found a small pouch that contained a phone and battery. Seems the bird was trying to deliver the phone to prisoners.

It is unclear who used the bird to try and smuggle the device in. [dailymail.co.uk](http://dailymail.co.uk)





## Sudoku Seizures

You know that expression “too much of a good thing?” A young man in Germany completed so many Sudoku puzzles that he began having seizures.

Of course, that’s only part of the story. The patient’s problems started much earlier, when he had been buried alive by an avalanche during a ski trip and endured 15 minutes without enough oxygen. He was eventually rescued, but depriving his brain of oxygen caused a condition known as hypoxia. This condition caused the man to develop sudden muscle twitches around his mouth when he talked and in the muscles of his legs when he walked. Doctors prescribed anti-epileptic medications and thought they had these seizures under control.

Weeks later, in the rehabilitation clinic, while bored, he started playing Sudoku. When the right-handed man tried to solve a Sudoku puzzle, he experienced seizures—of his left arm. The seizures stopped instantly when he stopped the game.

Eventually, doctors got to the root of the problem: “reflex epilepsy.” According to doctors, the man did not try to solve the puzzles by trial-and-error (like me), but used his mind to view the puzzle in very intense “three-dimensional Space.” This very intense thinking happened to take place in very the part of his brain that was most affected by his 15 minutes under the snow. Over activating this damaged part of his brain was what caused the man’s seizures. The doctors prescribed a radical treatment - stop playing Sodoku. He has been seizure free for more than 5 years. *livescience.com; time.com*



## Allergic to Her Husband

For the past year, Johanna Watkins, 29, had been living in friend’s master bedroom, which was wrapped in plastic with the windows sealed. Her husband, Scott, spent a year renovating their new home to create a safe space for her, but the smell of the new bathroom’s pipes and stress of the move have left her too sick to even stand. She is also allergic to her parents, and it appears that her three siblings are the only people who do not trigger any allergic reactions

Johanna Watkins suffers from Mast Cell Activation Syndrome, which causes cells to release the wrong chemicals in the immune system to the wrong place at the wrong time. She was misdiagnosed 30 times before doctors determined her condition.

Watkins’ body continues to develop new allergies, which can cause her to faint or even go into anaphylactic shock. At one point, her symptoms became so intense that the family Watkins was staying with realized they could no longer cook in their own kitchen.

**Johanna lives in an attic room all by herself with sealed windows and doors, and air filters to purify the air.**

Johanna lives in an attic room all by herself with sealed windows and doors, and air filters to purify the air. Johanna has not left the attic room for more than a year, except to visit the hospital in an emergency or to see her doctor.

Her husband Scott has transformed their new home in south Minneapolis into what he hopes is a safe space for his wife, with new paints, new floors and new furniture that is heated to mask any scents that could make her sick. He built her bedroom to include a positive-pressure system to keep the air fragrance-and allergen-free.

However, despite Scott’s efforts to make minimal contact with his wife during the Feb. 3 move, the intensity of the day and scent of the new pipes caused her to pass out the moment she entered the room.

*foxnews.com; bbc.com*

**Gold Shield paid out over \$5M in claims to fellow CCPOA officers last year.**

**DISABILITIES ARE REAL.**

**Are you covered?**



**We’ve Got You Covered.**



**Call the Trust, or go online for more information. 1-800-In-Unit-6**

# Livin' the SupTerm Life

Figuring out your life insurance needs is not as tricky as it sounds. The important thing is deciding whether you need life insurance at all, then decide which kind is best for you, and finally calculate how much you need. These tips from *Forbes.com* may help:

**1** Do you need life insurance at all? If you have family to protect and don't have enough money to pay for everything they need for the foreseeable future, than YES, you definitely need insurance.

**2** Which kind of insurance should you get? If your main concern is to protect your family against a loss of your income, term insurance is the way to go. If you want to protect your family against the loss of your business or estate taxes after your death, whole life or universal life insurance may be a better choice.

**3** Finally, how much insurance do you need? This question is a little harder, and maybe the real life answer is the most you can afford. Finding a base number isn't rocket science. Let's go through it:

- 1. Other than your mortgage, how much do you owe?** If you have any other debt, than you are spending more than you earn and you have to buy more life insurance to pay it off.
- 2. How much do you spend each month?** The most accurate way to know is to use personal budget software, but you can also use your bank statements to estimate your spending. Don't just guess.

You might think that \$500,000 in term coverage is sufficient. After all, it's a lot of money. But give it careful thought. You may find that this is not enough.

Let's say you die and your family gets \$500,000. Then what? Let's say they can invest it and earn 5%. That amounts to \$25,000 a year. That probably won't cover all their expenses, but it will probably pay off most of the bills each month.

**3. How much do you save each month?** If you put away money every month and live within your means, keep it up. *(Then call us and share the secret!)* In fact, you probably don't need to replace all of your income, so you need less term life insurance.

**4. What are your longer-term saving goals?** How much money do you need to retire and pay for your immediate future? Are you saving enough to fund your future automobile purchase, retirement and education for the kids?

If you have money in the bank, you may be fine. Otherwise, you need more coverage.

## The Trust Has That. [who knew?]

### WHAT IS IT?

The **CCPOA Supplemental Term Life** is a life insurance plan that carries with you throughout your career and can be rolled over into retirement. Coverage ranges from \$25,000 up to \$500,000 for Active members, and up to \$250,000 for Retired members.

**Who Can Apply?** Rank and File; Supervisor, Retired

**What Does It Cost?** \$25,000 in coverage starts at \$1.25 monthly. *(Rates vary based on Coverage/Age)*

### SOMETHING FOR NEW GUYS

Our **Guaranteed Issue Life Insurance Program** is simple. If you are age 55 or younger, you can apply for Guarantee Issue Life Insurance coverage in the first six months of hire. You are eligible for \$125,000 in coverage. Have a spouse? You can cover your spouse for \$12,500. Kids? Coverage is available for them as well.

The best part? When you are ready, you can increase your coverage amount by applying for additional Group Supplemental Term Life Insurance through the CCPOA Benefit Trust Fund, up to \$500,000\* for your coverage at affordable group rates.

Go online or call the Trust to get the details and rate charts for our Supplemental Term Life plan. Weather you are a new hire, active member, supervisor or retired member, we have coverage designed with you in mind. *Forbes.com*

**Group Supplemental Term Life Insurance Coverage**  
Sponsored by the CCPOA Benefit Trust Fund

**SUPPLEMENTAL TERM LIFE INSURANCE**

Protection at an affordable rate, including spouses and children

- Levelled underwriting
- Same rates for males and females
- A "no reconsideration" policy for all health
- Accelerated death benefits option
- Flexibility paid through convenient payroll deductions
- Coverage up to \$500,000 with election
- New Spouse automatic benefit option

**NEW YORK LIFE**

Because they depend on you.

**Group Supplemental Term Life Insurance Coverage**  
Sponsored by the CCPOA Benefit Trust Fund

**SUPPLEMENTAL TERM LIFE INSURANCE**

Exclusively for Retired Members

Protection at an affordable rate, including spouses and children

- Levelled underwriting
- Same rates for males and females
- A "no reconsideration" policy for all health
- Accelerated death benefits option
- Flexibility paid through convenient payroll deductions
- Coverage up to \$250,000 with election

**NEW YORK LIFE**

Because people depend on you.

**Group Supplemental Term Life Insurance Coverage**  
Sponsored by the CCPOA Benefit Trust Fund

**GUARANTEE ISSUE PLAN**  
EXCLUSIVE OFFER FOR NEWLY HIRED CCPOA MEMBERS

**Developed for you, because you care about them.**

You've begun your tour of duty on the Toughest Beat in the State. The CCPOA Benefit Trust Fund wants you to know about a voluntary life insurance program developed for new CCPOA members and their families. Because if you have people who depend on you and your income, you should consider having life insurance.

Our Guaranteed Issue Life Insurance Program is simple. You can apply for the Guarantee Issue Life Insurance coverage in the first six months of hire. You are eligible for \$125,000 in coverage. Have a spouse? You can cover your spouse for \$12,500. Kids? Coverage is available for them as well. The best part? When you are ready, you can increase your coverage amount by applying for additional Group Supplemental Term Life Insurance through the CCPOA Benefit Trust Fund, up to \$500,000 for your coverage at affordable group rates.

Current member (individual, married, retired)	Spouse (supplemental term life insurance)
\$100,000	\$100,000
\$125,000	\$125,000
\$150,000	\$150,000
\$200,000	\$200,000
\$250,000	\$250,000
\$300,000	\$300,000
\$350,000	\$350,000
\$400,000	\$400,000
\$450,000	\$450,000
\$500,000	\$500,000

Informational contact only:  
**A Benefit Trust Fund**  
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1-800-85-KNIFE



## CCPOA Benefit Trust Fund

2515 Venture Oaks Way, Suite 200  
Sacramento, CA 95833-4235



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# Death & Donuts

At least a dozen pastry-crazing customers lined up outside the Dominique Ansel Bakery in Soho, New York City, waiting to get their mouths around the bakery's world famous "Cronuts." The cronut, a cross between a croissant and a doughnut — is so popular, that the line outside the bakery is typically a half-block long.

Nothing would distract these customers from their cause, not even the corpse outside on the sidewalk.

Chinatown resident Molly Young, 29, happened by the bizarre scene. "I didn't see anyone leave the line," she said. "It didn't put a dent in anyone's appetite."

One customer did leave the line - but only for a moment. According to another witness, the customer ducked out to inform the bakery of "the dead guy" spotted on a wooden sidewalk bench.

After authorities arrived it was determined that the corpse was that of a neighbor, Andrew Lang, 47, whose death did not appear suspicious. He had been dead for about ten hours, the source said. [foxnews.com](http://foxnews.com)

According to National Public Radio, within nine days of introducing the pastry to the bakery's menu, Ansel trademarked the "Cronut" name. Due to its limited production and exclusivity, the Cronut spawned a black market in New York City with scalpers reselling the \$5 pastries for up to \$100 each or \$5,000 for an order of 20.



SearchLight

# TIDBITS