

SearchLight

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Summer 2018

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Visit the links on our home page.

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.

Your Own Revocable Trust

A part of your U.S. Legal Plan

Have you considered getting your estate plan prepared or updated? If you're like most Americans, you've considered it, but not actually done it. Common reasons why people don't get their estate plan done are: too expensive, not sure which attorney to use and I don't trust attorneys. Well, you're all out of excuses now because with your U.S. Legal Services Family Protector Plan, it is **FREE** to sit down, telephone and/or email with your local network provider that has been vetted to meet our credentialing criteria to customize the estate plan that is right for you and your family's specific needs.

All of U.S. Legal Services' attorneys are independent contractors, thus having their own methods of practicing law and different documents and ways of doing business. One member's experience may be different based on using different attorneys or having different needs...it is rare that two cases are exactly alike, including estate plans. What you CAN expect though, is an initial worksheet or checklist varying from very detailed to very basic, depending on the member's needs. Some attorneys specialize in only estate planning and therefore their initial document may be extremely detailed. Don't be alarmed by this. Fill out what applies to you and leave blank what doesn't. This is an initial starting point for the attorney to assess your family's needs to make recommendations of an array of documents that may be included in your estate plan. These documents may include, living will, advance health care directive, durable power of attorney, general power of attorney, medical information disclosure authorization, statement of wishes, and trust.

There are many types of trusts. It is the opinion of the attorney to recommend the right trust for you and your family based on your independent circumstances and desires. The initial documents and consultation will allow the attorney to determine which type of trust will be the best fit. **U.S. Legal Services now covers in full both revocable and irrevocable trusts.** This is a huge savings.

It is also important when you have life changes, to be sure to update your estate plan such as marriage, divorce, deaths, and children which may result in changes in beneficiaries, agents for decision making and trustees, executor and/or personal representative.

If any of this confuses you, you aren't alone. The best news is U.S. Legal Services is here to help you. All you have to do is contact us at **866-896-LAWS** between 8:30am and 5:00pm PST to be provided the name and phone number of a network attorney and then make an appointment with them. They'll do the rest of the work.

My mother has always said, "If you don't have an estate plan, the state has one for you." Let your voice be heard when times get hard and have your wishes be cared for and executed. Don't let your family fight over your end of life decisions or who gets to raise your children if the worst happens. Take control over your life and your family who survives you by getting your estate plan prepared sooner rather than later.

All Active CCPOA members are automatically enrolled in the U.S. Legal Services Family Protector Plan. Retired members can enroll by signing up through the Trust. Visit our website for details.

Walkadoo Picks up the Pace

CCPOA members are stepping up to Walkadoo, and the numbers prove it. If you still don't know what Walkadoo is, and why you should get involved, then you are missing out.

Walkadoo is a program that any CCPOA Medical Plan member can participate in, and it's a great way to help you focus on becoming a little less sedentary, get a free Fitbit, and put some cash in your wallet, all at the same time. *(Look on your Medical ID Card. If you see our Tower logo, than you can join!)*

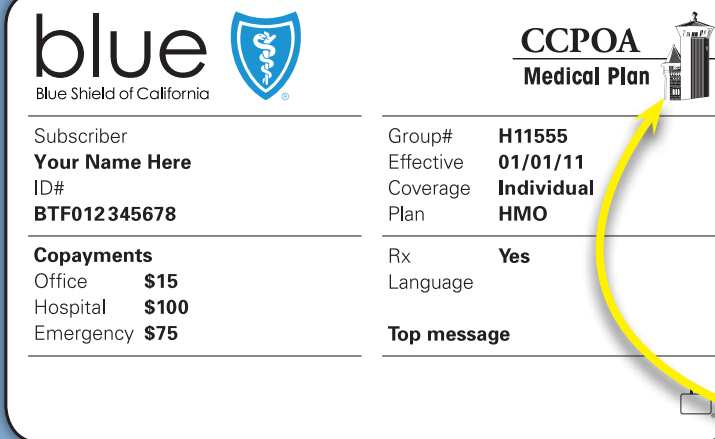
We are quite pleased to report that since April, another 359 people have signed up. And that's not all - there are other programs you can participate in, including one that helps with quitting smoking, as well as a social media platform where you can interact with other members and get a little encouragement along the way.

Active Users as of May 2018	% Increase from last year
Wellvolution Platform (This represents the number of people who have registered on mywellvolution.com.)	
3,729 active users	19%
Walkadoo	
3,553 active users	22%
Daily Challenge	
1,821 active users	10%
QuitNet	
217 active users	26%

It's not too late to get started. Find out all the details on our website:

www.ccpoabt.org

Click the WELLVOLUTION link in the "Current" box on our home page.



PICK A CARD

HOW CAN YOU TELL IF:

- You can sign-up for Walkadoo?
- Maybe you know you have Blue Shield, but is it through CalPERS or the Trust?

Easy!

Just look for the Towers.

**Remember, No Towers,
No Trust.**

The Resource Source

As a CCPOA Medical Plan member you have a wealth of resources and information at your fingertips once you're registered on blueshieldca.com. Some of that information includes the topics below:

WHEN YOU ARE REGISTERED AND LOGGED INTO BLUESHIELDCA.COM, YOU CAN:

- Check your personal benefits information, including what's covered, copayments and coinsurance, our standards for timely access to different types of care, and more.
- See Preventive Health Guidelines that recommend immunizations, screenings, and more. Available in English and Spanish.
- Read the Member Rights & Responsibilities statement, which includes descriptions of what you can expect from us.
- Read about Blue Shield's Internet Privacy Policy.
- Search for network doctors, hospitals, and other healthcare providers.
- Find programs to help members manage chronic conditions. You'll see program descriptions and links to apply for some of the programs.
- Get information about our Quality Improvement and Patient Safety programs, including our progress toward goals to improve clinical care and customer services. You can also read about the quality program for our mental health service administrator.
- Learn about our Utilization Management program, describing how Blue Shield helps to ensure that you receive the most appropriate care and services, including new technologies and pharmaceuticals.
- Get a description of our Case Management programs for coordination of care for moderate to severe or complex medical conditions, and a phone number to self-refer for case management. Available in five different languages
- Use member-exclusive tools to check symptoms, treatment options, and more.

You can find this list, with links to additional content at:

blueshieldca.com/annualreminder

If you'd prefer to receive printed copies of the documents or provider directories mentioned above, just call the customer service number on your Blue Shield member ID card.

STORIES FROM THE BLUE SHIELD HEALTH LIBRARY

Pregnancy Over Age 35

Most women who are older than 35 have healthy pregnancies. But as you age beyond your mid-30s, some risks do increase. If you are an older mother-to-be, you can increase your chances of having a healthy pregnancy. See your doctor for a checkup before you become pregnant. Keep a regular schedule of prenatal checkups when you are pregnant. Eating well and getting exercise and plenty of rest also will help you have a healthy pregnancy.

PREGNANCY RISKS VARY FROM WOMAN TO WOMAN.

Some pregnancy problems, such as preeclampsia and gestational diabetes, are more common in older pregnant women. The greatest age-related risks over age 35 are of infertility and miscarriage .

Preeclampsia is high blood pressure that some women get during pregnancy. It affects the kidneys, liver, brain, and placenta. It can cause a headache that won't go away, vision problems, belly pain, and swollen hands and face.

Preeclampsia can be treated with bed rest, medicine, and close monitoring. If not treated, it can be deadly for the mother and baby.

Preeclampsia usually goes away after the baby is born.

Your doctor will follow you closely to catch most problems early. At every visit, your blood pressure will be checked to make sure it is normal. Your urine also will be checked for protein. Both high blood pressure and protein in urine are signs of preeclampsia. You also will be tested for diabetes. You can have tests to find out whether your fetus (baby) has certain genetic problems.

Most cases of Down syndrome pregnancies (and other chromosome problems) occur in older women. If birth defects testing is done in the early part of the second trimester, fetuses with birth defects are found in about:

- 1 out of 132 women age 35.
- 1 out of 83 women age 37.
- 1 out of 40 women age 40.

1 out of 12 women age 45.

Because the chances that your fetus will have a chromosome-related problem increase in your later 30s and 40s, your doctor or nurse-midwife will probably recommend a birth defects screening.

BIRTH DEFECTS SCREENING AND TESTING

Pregnant women and their partners can choose whether to have tests for birth defects. It can be a hard and emotional choice. You need to think about what the results of a test would mean to you and how they might affect your choices about your pregnancy. You and your doctor can choose from several tests. What you choose depends on your wishes, where you are in your pregnancy, your family health history, and what tests are available in your area. You may have no tests, one test, or several tests.

WHAT ARE THE TYPES OF TESTS?

There are two types of birth defects tests: screening and diagnostic.

Screening tests show the chance that a baby has a certain birth defect. It can't tell you for sure that your baby has a problem. If the test result is "positive," it means that your baby is more likely to have that birth defect. So your doctor may want you to have a diagnostic test to make sure. If the screening test result is "negative," it means that your baby probably doesn't have that birth defect. But it doesn't guarantee that you will have a normal pregnancy or baby.

Diagnostic tests show if a baby has a certain birth defect.

Screening tests for birth defects are blood tests and ultrasounds. The blood tests are used to look for the amount of certain substances in your blood. The doctor uses an ultrasound to look for certain changes in the baby. Diagnostic tests involve taking some of the baby's cells to look at the genes and chromosomes.

SHOULD YOU HAVE BIRTH DEFECTS TESTS?

Pregnant women and their partners can choose whether to have a test for birth defects. For example, you may want to have tests to know if there is a problem so you can work with a doctor and hospital to care for your baby after birth. Or you may want to have tests because you wouldn't want to continue the pregnancy if there is a serious problem. Some women might decide not to have these tests because they would continue the pregnancy regardless of the results.

Remember, no test is 100% accurate.

Talk to your doctor about tests that are available where you live and which tests might be best for you.

If you choose to have a test, you also may want to talk with a genetic counselor . The counselor can talk with you about the reasons to have or not have the test. He or she can also help you find other resources for support and decision-making.

DECIDING ABOUT TESTING CAN BE A HARD AND EMOTIONAL CHOICE.

You need to think about what the results of a test would mean to you and how they might affect your choices about your pregnancy.



WORLD-WIDE-WEIRD

Found online. That makes it true.

73 Years of Going Down Stairs

The fascinating story of the Slinky

The Slinky is confusing. After all, it's essentially just a glorified spring. And while the toy itself is simple, the Slinky has an utterly complex backstory.

SPRINGING INTO ACTION

Richard Thompson James was a curious child. Born New Year's Day, 1914, in Delaware, James was always interested in how things were built, and by the late 1930s, he'd graduated from Pennsylvania State University with a degree in mechanical engineering. After the United States became involved in World War II, James accrued a job at a shipyard, where he was tasked with building tools for submarines and iron ships.

In the midst of developing a system that could "support and stabilize sensitive instruments aboard ships in rough seas," James knocked over a tin of spare parts, and watched as a lone spring wobbled across the desk. That was the *ahh-ha!* moment.

"I think if I got the right property of steel and the right tension," he told his wife, "I could make it walk!"

For the entirety of a year, he experimented with different combinations of wire and tension. When he thought he had it just right, James engaged his neighbors for a little product testing. To the scientifically-uninformed children on James' street, the spring was magical. But what to call it? His wife, Betty, poured through the dictionary for several weeks before finding just the right word – *slinky*.

EARLY SUCCESS

Soon, James had perfected his design, secured a \$500 loan, produced 400 springs, and wrapped them in simple parchment paper.

Toy stores showed complete disinterest in stocking it. After all, the contraption was so alarmingly plain. Finally, in

November 1945, after much negotiation, Gimbels department store agreed to include the units as part of its Christmas display. He sold none.

Weeks passed, and James decided to take matters into his own hands. He went to Gimbels, set up his own display, and performed shows with his walking spring. In 90 minutes all 400 units sold out, and there was a line down the block demanding more. In less than a month, James sold 20,000 Slinkys.

NICE DOGGY

The next big thing happened in 1952, when a Slinky fan named Helen Malsed sent the company a drawing of her idea for an animal toy; the result, the "Slinky Dog." Malsed received a royalty of \$65,000 every year for the next 17 years and the toy went on to sell millions of units.

THINGS GET WEIRD

In just the first two years of production James sold more than 100 million Slinkys. Priced at only \$1, he raked in the modern equivalent of \$1 billion in revenue.

He owned a sprawling 12-acre, 31-bedroom estate, started taking on multiple mistresses, and had secretly given away most of his fortune to ultra-dogmatic, evangelical religious groups (*FYI: if you bought a Slinky pre-1960, this is where your money went.*) In fact, James had "donated" so much money that he'd run his family seven-figures into debt.

Then, in February 1960, with little explanation, James bought a one-way

ticket to rural Bolivia, joined an evangelical Christian cult somewhere deep in the wilderness, severed all ties with his family, and disappeared.

SLINKY 2.0

All this left Betty James as Slinky's sole proprietor. She was raising six children as a single mother and was millions of dollars in debt.

In 1962, she commissioned three musicians to write a jingle for Slinky. The jingle, which famously proclaimed "Everyone wants a Slinky," worked: it went on to become the longest-running jingle in the history of television advertising renewed fresh interest in the toy.

In the early 1970s a Minnesotan plastic worker came up with the concept of a rainbow-colored plastic version. Betty embraced the idea, and marketed it as a "safer, less tangle-prone alternative" to the traditional version. They sold like hotcakes.

36 years after taking on a failing business, Betty James sold-out to toy manufacturer Poof Products, Inc. for "a boatload of money." She'd expanded the company's product line, and even cracked a deal with Pixar to have the Slinky Dog make an appearance in *Toy Story* -- a move that had doubled the toy's sales.

She'd produced more than 3,000,000 miles worth of Slinkys -- enough to circumvent the Earth 121 times.

KEEP IT SIMPLE

"So many children can't have expensive toys, and I feel a real obligation to them," Betty once said. "I'm appalled when I go Christmas shopping and [see] \$60 to \$80 toys." She meant it. In 1945, the Slinky sold for \$1.00; 50 years later, the same model sold for just 89 cents more.

priceonomics.com



BUSTED

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

Lucky Eddie

As the head of the Multi-State Lottery Association's IT security, Eddie Tipton was making almost \$100,000 a year. But he felt under appreciated and overworked. "I wrote software. I worked on Web pages. I did network security. I did firewalls," he said in his confession. "And then I did my regular auditing job on top of all that. They just found no limits to what they wanted to make me do. It even got to the point where the word 'slave' was used."

Nobody at the Multi-State Lottery Association oversaw his complete body of work, and few people truly cared about security, he said. It was in that environment where a random comment from a co-worker set Tipton off on a challenge that became a scam. "Hey, did you put your secret numbers in there? Well, you know, you can set numbers on any given day, since you wrote the software."

That comment, and the lack of oversight allowed Tipton to write, install and use a secret code - on three specific days a year, odds were 1:200 that a set of predetermined numbers would be generated.

Tipton said he even warned lottery officials about the system's security risks and alerted them about an error in the

random-drawing software after the same numbers were drawn in the same order in the same year in a Wisconsin game.

Eddie said he even offered a fix that would have thwarted his ability to predict winning numbers. His immediate boss took the concerns seriously, but others in the organization did not. Tipton complained most of his concerns were dismissed or inadequately addressed.

"I'd do reviews and I'd find stuff — gaping holes in their procedures — and I would tell them, but if it wasn't in my rules, the MUSL rules, I couldn't write it down," he said. "I couldn't document that I saw this gaping hole because they didn't want to hear it or they didn't want it written down anywhere."

And so the secret code survived.

That code was replicated on as many as 17 state lottery systems as MUSL integrated the random-number software Tipton designed. All total he scammed \$24 million. In 2010 Eddie Tipton made a miscalculation that ultimately unraveled his scheme: He bought a winning ticket himself. Before, he had always funneled winning numbers to others.

Tipton's software version is no longer used. [usatoday.com](#)



You Had One Job



twitter:@_youhadonejob1

Not Starbucks

Two men. A disagreement at work. Tainted coffee, and a law suit. It all took place in Culpeper County, Va.

Back in 2009 two men, James Carroll Butler and Michael Utz, were Co-workers at the city's waste water plant. Butler didn't like Utz, so he came up with a devious plan - *as criminal master-minds do.*

Butler went to the toilet, collected some pee, and poured it into Utz' coffee pot. *What a great plan.*

Utz saw the pee-filled pot noticed the unmistakable urine odor before making coffee, and reported it to his supervisor, who then had the coffee pot tested in a lab. Needless to say, Butler was found guilty of a criminal misdemeanor in 2009. He spent one month in jail and served a year on probation. Said Butler, "I am very much ashamed of my stupid and childlike behavior."

But Utz wasn't done yet—and he sued for \$728,000 in damages. It took until 2017 to work its way through the system, but last December a jury awarded Utz \$1 in compensatory damages.

They also awarded him \$5,000 in punitive damages, which likely makes this one of the most expensive cups of coffee ever. [huffingtonpost.com](#)

Bad First Date

You too can date a millionaire, thanks to the dating site "Luxy." Or you can meet a stalker. Because the difference between love and stalking is only 65,000 text messages.

"I felt like I met my soulmate," says 31-year-old Jacqueline Ades, of Arizona. Her date did not feel the same, and they only had one date together. Ades knew that they were meant to be - and started sending up to 500 text messages a day. The texts became more threatening. Police finally became involved after security video showed the obsessed Ades taking a bath in the millionaire's Arizona home while he was out of the country. Her car in the driveway had a large butcher knife on the passenger seat. Seems she drove across the country from Florida with her "little floppy knives."

Upon her release from custody the texts continued "Don't ever try to leave me... I'll kill you." Ades allegedly said she'd wear the man's body parts, bathe in his blood, and called herself "the new Hitler."

Ades spoke to reporters from a Phoenix jail where she's held without bond, saying that "love is an excessive thing." But she said she wasn't a threat to her one-time date. "No! Oh, my God, I love him so much!" [newser.com](#)

Cancer vs Tea

What is 400 times thinner than a human hair, non-toxic, kills lung cancer cells and made from tea leaves? If you guessed nanoparticles called “quantum dots” then you are right, and when it comes to targeting cancer, nanotechnology appears particularly promising.

For instance, a recent study demonstrated that endometrial cancer can be targeted much more effectively if anti-cancer drugs are loaded into nanoparticles and delivered straight to the tumors. Now, researchers are turning to a type of nanoparticle called “quantum dots” for help in the fight against cancer.

Scientists led by researcher Sudhagar Pitchaimuthu — at Swansea University’s College of Engineering in the United Kingdom — have created quantum dots from tea leaf extract and used them to stop lung cancer cells from growing.

DOTS KILL

Quantum dots are under 10 nanometers in diameter. They are usually created chemically, however this chemical production process is often complicated and costly, and it can have a range of adverse toxic effects. So, the researchers wanted

to explore a plant-based, non-toxic production alternative.

To do so, they mixed tea leaf extract with cadmium sulfate and sodium sulfide. After leaving the substances to incubate, quantum dots were formed.

Then, they applied the quantum dots

to cancer cells. They found that the anti-cancer properties of the nanoparticles were comparable to those of the widely used chemotherapy drug cisplatin.

The study revealed that quantum dots infiltrated the nanopores of the cancer cells, destroying up to 80 percent of them.

Pitchaimuthu comments on the findings, saying, “Our research

confirmed previous evidence that tea leaf extract can be a non-toxic alternative to making quantum dots using chemicals.”

“The real surprise, however, was that the dots actively inhibited the growth of the lung cancer cells. We hadn’t been expecting this [...] Quantum dots are therefore a very promising avenue to explore for developing new cancer treatments.”

Ultimately, the researchers would like to “set up a ‘quantum dot factory,’” which will enable them to fully explore the range of potential applications of quantum dots. *medicalnewstoday.com*

WHAT IS A QUANTUM DOT?

- A quantum dot is a crystal, so small that it’s effectively concentrated into a single point a few nanometers wide (in other words, it’s **zero-dimensional**).
- They’re made from a semiconductor such as silicon.
- Quantum dots can store energy, and depending on their size, will glow different colors when exposed to light. Because of these properties you will soon find them in everything from TVs to batteries to medical applications.

One Shot Cancer Killer?

While it seems that cancer treatment is almost always on the verge of having a breakthrough, a new treatment, now going to human trials may really be a breakthrough. Almost magically, all it takes is a single shot.

Tiny amounts of two existing drugs are injected into the solid bulk of a tumour. The treatment works similarly to a vaccine by reactivating immune cells suppressed by the cancer.

The amazing effect was that the injection triggered a body wide immune response which was able to “eliminate tumors all over the body” even ones unrelated to the initially treated cancer, according to researchers at Stanford University who developed it.

As a bonus, one of the immunotherapy drugs used is already approved for use in humans, while the other is undergoing trials. This can mean far less time before FDA approval.

The treatment has been tested in mice, cancerous with lymphoma. 87 out of 90 cases were cured. A second dose was all it took in the remaining. Similar results were seen in mice with breast, colon and melanoma cancers.

Dr Ronald Levy, a professor of oncology at Stanford University School of Medicine, is leading the study. The human trial will include 15 lymphoma patients and if successful, this treatment could significantly reduce the chances of a cancer returning, by injecting the immunotherapy cocktail before surgery to remove the main tumour mass. *independent.co.uk*

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Don't Duck Around

Good Boy

The burglary took place in the wee hours of the morning. The Hood family of Melbourne, Australia was unaware as thieves broke into their home and grabbed jewelry, a laptop and iPad. But it was one additional item that really devastated the family. Along with the goods, Sasha had been taken from her bed!

The family told Australian news outlets they were “devastated” at the loss of their four-year-old daughter Maia’s “best friend.” You see, Sasha is an eight-week-old Labrador.

One of her owners, Ryan Hood, spoke to Australian news alongside a tearful Maia, appealing for information to track Sasha down. The story made national news.



It only took four days. But it wasn't the police that brought Sasha home, seems it was the thieves themselves. “It's a bit of a strange one. It's difficult to understand what they were thinking,” said Senior Constable Adam Leggo. “We think that whoever took her has either has a conscience or got scared and just dropped her over the fence...” The other stolen items are still missing. bbc.com/news

Pretty as a Picture

A decade ago, Charlotte Guttenberg started accumulating tattoos. Her first professional tattoo in 2006 was done as a birthday gift for herself following the death of her husband – who was always opposed to body art.

Now at age 67 she has proven that she is fearless of pain and needles - as her body is exactly 91.5% covered in elaborate designs and color.

According to a 2015 Harris Poll: Almost half (47%) of Americans age 18 to 29 have at least one tattoo. The flip side: one in four regret their tattoo.

The number one reason? “Too young when I got the tattoo”

“I knew immediately that I wanted to get a full suit,” said Guttenberg. And that is just what she did. She has completely immersed herself head to toe in ink, with her body art earning her a place in the Guinness World Records 2017 Edition book as the Most tattooed senior citizen (female).

But it doesn't stop there. Charlotte says her body suit has reached “full saturation” as only her face and a small portion of her hands remain unmarked. Despite the near total coverage of her body, Charlotte still plans on adding tattoos to her rather interesting collection, the next being a piece of artwork on her head.

Her man shares her love of ink as well. She met Charles “Chuck” Helmke, while being tattooed, naturally.

Chuck has no fear of the needle, either. Proving the old saying “There's someone for everyone” Mr. Helmke also appears in the Guinness Book - as the most tattooed senior (male)!



On August 2, 2016 Guinness Book verified 93.75% of his body is tattooed.

In addition they both hold another record - Guttenberg has the most feathers tattooed on the body with 216, and Helmke has the most skulls tattooed on the body at 376. guinnessworldrecords.com

share the love

In October 2014, Barbara Foy, age 71, awoke from a coma after three months. Since then, she lost her partner and had to try to overcome the difficulties that ensued after her first coma, from pneumonia to throat damage. Needless to say her life has some hardships.

Fast-forward to the present. On Mother's Day, Foy had no one to celebrate with. Her only son Blaine lives in Charlotte, North Carolina, and the two had not spoken in months. Despite being alone, and feeling down, Foy went out to lunch at her local Ruby Tuesday restaurant. That's when things changed.

“We were not OK with a mother feeling unloved on Mother's Day,” Ruby Tuesday server Mariah Brown said. Brown and two other wait staff dashed out to a local store and put

together a gift basket out of their own pockets. They talked to the managers, and got Foy's lunch on-the-house. They presented the gift bag, and topped it off with a pink rose.

“I had all this on me and these girls didn't know anything about me, just that I was sitting by myself. For their kindness — what they did for me to take so much off of me, to lift me up,” Foy said “I just can't believe what they did. People don't do that.”

The Ruby Tuesday company was touched by the story as well: As a token of their appreciation, they're giving each of the servers a \$1,000 bonus.

Now, go call your mom and tell her you love her. www.today.com

CCPOA Benefit Trust Fund

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The nuclear bomb bought World War II to a sudden and devastating conclusion. It also launched the "science can do anything-it's a bright and shiny future for us all" Atomic Age. A strong combination of optimism and innocence. In Las Vegas, the nuclear bomb spawned a new kind of visitor - Nuclear Tourists. In the 1950s the Nevada Desert was home to the most active nuclear testing in the States. Over a period of 4 decades a staggering 928 atomic tests were carried out. What remains are dozens of craters that litter the vast stretches of desert, and some photos from a more naive time that serve as a reminder of the nuclear holiday in Sin City. *demilked.com*



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HEADBITS