

SearchLight

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

Winter/Spring 2022

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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.

A pdf version of this SearchLight can be found on our website under "Mailings." All source articles can be viewed as links.

1-ON-1 Benefit Sessions Come to Zoom

Learn about the one thing most couples never discuss with each other.



Starting this spring, the Trust is sponsoring private, 1-on-1 benefit review and counseling sessions for all members and their spouse or significant other.

WHY NOW?

You may have noticed that you haven't seen Joe or his team much in the last year or so due to the access restrictions surrounding COVID. "Joe who?" you ask... Well, Joe Gonsalves and his team are the *ONLY* authorized benefit reps sponsored by the Benefit Trust Fund allowed to visit institutions up and down our state. Their job is to educate members on the what, why and how of the many benefits available through the Trust.

If you have never met Joe Gonsalves, or the members of his team now you have a chance to say "Hi" in a virtual sit-down.

FITTING YOUR SCHEDULE

Here's how it all works. We're picking several institutions at a time, and will mail out a good old fashioned post card, inviting members and their partners to sign-up for a time that works for your schedule. A QR code will take you directly to the registration site.

Times will start in the morning and run until about 10:00 each evening. The sessions are not a hard sell. It really is an opportunity to learn about what you have, and how to best use it. You can review and decide if you may need something else, and have your questions answered in a way that just can't be done at a booth or table on the yard between shift changes.

Most importantly couples can participate together. Far too often a member will ask a question or pick up a brochure and that information never makes its way back to anyone else. Every month the Trust fields calls that include the sentence "I didn't know we had that," or worse "I thought we were covered!"

NOT A ONE TIME DEAL

We want to make this an ongoing commitment to you. In fact we are planning on reaching out more than once to each area, helping insure that if you want to talk we *will* have the time.

Can't wait to get started?
Scan the QR code now to register
or go to

SignUpGenius.com/go/TriadaBenefits



Habits Worth Losing

Life After Corrections

When the time comes to hang-up the gun-belt, people think that transitioning from active duty to retirement should be stress free. Approaching this change pragmatically can help avoid pitfalls.

PREPARE IN ADVANCE.

This sounds like a no brainer, but that is exactly why it is No. 1 on the list. Plan how you will spend your time. You've heard the adage, "Failing to plan is planning to fail." The retiree that falls into that trap soon finds boredom is not a great replacement for constant activity. Prepare for retirement like you did your career.

WHAT ME CHANGE?

Don't change the big things the first year. If you've planned for retirement this may seem ridiculous, but all by itself retirement is a major alteration in life, and because of this unexpected stressors will appear. Limit unnecessary strain as you transition to a new way of life. Your income is likely going to decrease, so avoid major financial commitments. It's OK to wait until retirement income actually arrives because sources of income can be delayed or recalculated, and may be different than you expected.

THINK ABOUT IT

Take a step back and take some time to evaluate your options. Use a bit of caution when making new plans. The person that had nothing to do suddenly has way too much on the plate.

FULLFIL YOURSELF

Participate in something fulfilling. Even if you're tired and worn out, the reality is that you've spent a career as an "adrenaline junkie." Police activity needs to be replaced by something that will stimulate your mind and fulfill your sense of worth.

RE-IDENTIFY

No matter how much you anticipate retirement, there will be some sort of an emotional let down. Understand the emotional toll of replacing your identity as a cop. "Once a cop, always a cop" may be your mindset, but the further into retirement you get, the more you're aware that it's "...used to be a cop."

Be intentional in thinking about out how you will incorporate your friends into your new schedule. Connecting with friends will refresh your spirit. The workplace is where your daily social life was for years. Now its up to you to grow the social life that you choose.

THE FUTURE IS CALLING

You possess a wealth of knowledge. Share it. The quickest way to wither away is to retreat from life, and stay to yourself. Express experiences with others in humility, and they will reap the benefit of knowing you.

Civilians are Different

Some things that other people just don't do

THE MAD PAT FOR KEYS

You will find yourself doing this. Frantically searching for keys and other equipment while we are at home. The panic diminishes when we realize our critical tools are not in danger, we're not at work. Still, the temporary anxiety is something we can do without.

ALWAYS AT ATTENTION

Take a look at your posture when you go out to dinner or the store... there's a good chance that you will have your back to the wall, feet apart at shoulder width, surveying the crowd. Hypervigilance can make its way into any part of your day. How many times have you looked at the behavior of people as they select and purchase their goods? Being alert is certainly a good practice, and people watching is a lot of fun, but we are not hired to monitor the entire world.

YOU ARE NOT THE BOSS

In the civilian world, you must remember that others are not seeking your direction. At work, you issue countless direct orders Of-fenders and staff expected you to show decisive action. Proper use of authority is warranted and expected in an institution. Not so much in the outside world. If a situation

ever does arise that requires your "very particular set of skills" you will naturally rise to the occasion.

SEEKING ULTERIOR MOTIVES

Not everyone is out to manipulate or victimize people. There is not a sinister figure behind every bush. Yes, it pays to be alert, but relationships strain under the weight of unwarranted suspicions.

Officer: Any last requests?

Guy: I just want to see one more clickbait article

Officer: What happens next will shock you



GALLOWS HUMOR

There is virtually no question that C/Os tend to have a morbid sense of humor. This is one of many coping mechanisms. Just remember who may be around you, because the average citizen may not have your same humor filter.

By breaking some of the habits that kept you safe at work, making a healthy transition into retirement is possible. It may take time, but the reduction in stress will add a wonderful dimension to your post-corrections life.

Corrections1.com Lawenforcementtoday.com

STORIES FROM THE BLUE SHIELD HEALTH LIBRARY

Men, get to know your prostate. What's normal as you age?

Many men aren't sure what their prostate is, what it does, or when to call a doctor if they think they might have a problem. So, information is the best tool you have in dealing with this aspect of men's health.

WHAT DOES MY PROSTATE DO?

It is a small gland that is part of the male reproductive system. It's supposed to be about the shape and size of a walnut.

It rests below your bladder and in front of your rectum. It surrounds part of the urethra, the tube that carries pee from your bladder.

The prostate helps make some of the fluid in semen.

THIS GLAND CAN GROW

In young men, the prostate is about the size of a walnut. It usually grows larger as you grow older. By the time you reach age 40, your prostate may be the size of an apricot. By age 60, it can be the size of a lemon.

An enlarged prostate condition is called benign prostatic hyperplasia, or BPH for short. It is not cancerous.

WHO MIGHT GET AN ENLARGED PROSTATE?

BPH is common and cannot be prevented. Age and a family history of BPH are two things that increase the chances you might get it.

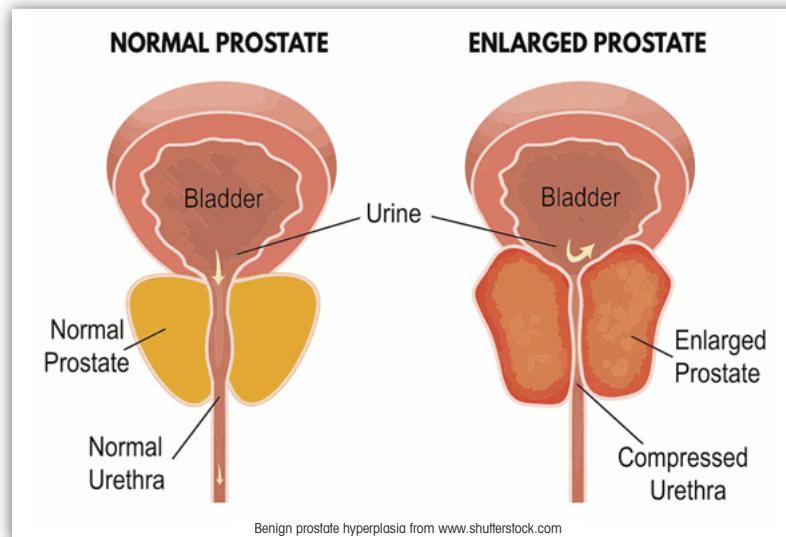
Some 8 out of every 10 men eventually develop an enlarged prostate, and about 30% of men will find their symptoms bothersome.

SYMPTOMS

- An urge to urinate often. But you may pass only small amounts of urine.
- A burning pain when you urinate.
- A problem starting the urine stream, urinating in waves rather than in a steady stream, urine flow that is weaker than normal, and dribbling after urinating.
- Waking up at night to urinate often.
- A feeling of not completely emptying your bladder.
- Pain in your lower back, in the area between the testicles and anus, in the lower belly or upper thighs, or above the pubic area. Pain may be worse during a bowel movement.
- Some pain during or after ejaculation.
- Pain in the tip of your penis.

PROSTATITIS

This is an infection or inflammation of the prostate; it's not the same thing as BPH, though some of the symptoms are similar and can



affect men from their late teens well into old age. Symptoms include:

- Trouble passing urine
- Chills and fever
- Sexual problems
- Treatment usually includes antibiotics.

If you have recently had a catheter or other medical instrument put into your urethra, you have a higher chance of getting bacterial prostatitis.

HOW IS IT TREATED?

Prostatitis caused by bacteria is treated with antibiotics and self-care.

Home treatment includes drinking plenty of fluids and getting lots of rest. Taking over-the-counter pain relievers can also help.

Your doctor may prescribe medicine to control pain and reduce swelling. Common treatments for BPH are alpha-blockers, (also called 5-ARIs) which ease BPH symptoms. In an ironic twist one of the FDA warnings with using 5-ARIs is that they may be linked to an increased chance of a serious form of prostate cancer.

Surgery is rarely used to treat prostatitis. How your doctor handles your condition depends on the details of your case -- your age, how much trouble it's causing, and more.

PROSTATE TESTS

Your doctor can use a variety of tests to check on the condition of your prostate. One of the most common is the PSA (Prostate-Specific Antigen) test.

This blood test checks the amount of a protein called PSA that is produced by prostate cells. Higher levels may be a sign of cancer. By themselves, they are not proof you have prostate cancer.

Higher levels could also point to an enlarged prostate or prostatitis.

THE CONTROVERSY

The PSA test can help find prostate cancer early. But it may not help you live any longer than if you had no screening. And it could lead to harmful treatments that you don't need, resulting in possible urinary and sexual side effects.

In the past few years, more and more men who undergo PSA screening and later learn that they have cancer have opted to pursue active surveillance. This strategy involves frequent monitoring of the disease through PSA tests and biopsies—and postponing treatment until the cancer shows signs of increasing its activity. In short, these men choose to live with prostate cancer until it advances, sometimes avoiding potentially life-altering side effects for several years.

Talk with your doctor about your health, your risk factors for prostate cancer, and the pros and cons of PSA testing. The choice is up to you.

WORLD-WIDE-WEIRD

Found online. That makes it true.

Scandalous Produce

We have all heard the term “cornering the market.” In most peoples’ minds you picture fat-cats in glass towers planning strategy and making sly and crafty deals. The Housing Scandal. The Banking Scandal. The Great Onion Debacle.

Yes, there is a chapter in American history where the lowly onion became the focus of Congress and the maker and breaker of fortunes. So much so that President Eisenhower actually signed an onion ban into law.

Vincent Kosuga lived in upstate New York, and was a bit of a character. He carried a .38 and a billy club with him at all times. He was a pilot and drove stock cars. But mostly he was a farmer. On his 5,000 acres he grew celery, lettuce and lots of onions. With Campbell’s soup and the U.S. Army as customers he was basically set. Wanting to go to the next level, Kosuga tried his hand in trading wheat futures, which did not go well, and brought him to the brink of bankruptcy. He went back to farming full time.

SEEING THE FUTURE

What is a “future” and how do you trade it? In finance, a “future” is a financial contract that allows buyers to purchase a commodity (which is a tangible item that is bought and sold, like grain, corn or oil) at some point in the future for a price that is set today. For example, a farmer can make a deal with a grocer to sell a bag carrots at harvest time for \$3. When harvest comes, if carrots are \$4 a bag the grocer makes money, because he bought the “future” at the lower price. The flip side is that the farmer hopes carrots are only \$2 a bag, therefore “shorting” the future and pocketing the difference.

As time went by, Kosuga was once again bitten by the trading bug, this time focusing on something he knew—onions. He also had a partner, Sam Siegel, the owner of a local produce company. By 1955, onion futures had become the most traded commodity on the Chicago Mercantile Exchange, making up 20% of its trades.

Siegel and Kosuga realized this and saw an opportunity. After Kosuga finished the cultivation of crops for the season, he would trade on the futures market by betting for or against the rise in onion and other commodity prices. As these bets started paying off the two men realized that whoever had the onions could set the price. Kosuga started hoarding onions. He built a huge storage building on his farm and started filling it with onions. And it wasn't just his farm, he had them scattered across the country.

Once the infrastructure was ready, Kosuga and Siegel started buying onions directly from farmers at the time of harvesting—millions of onions all across the country.

ALL CORNERED

But that still wasn't enough. They wanted to own all the onions, even the ones that were still in the ground, thus the futures market. By buying a futures contract, Kosuga was essentially making a deal with farmers to buy the onions they hadn't even harvested yet. And in the trading pits of Chicago, Kosuga and Siegel bought up all the available futures contracts for onions. By the end of 1955 their combined amount of onions totaled 30 million pounds, 98% of the onion market.

Here's why cornering a market is such a big deal. Kosuga could charge any price he wanted for onions. And, of course, he chose to set the price very, very high. But Kosuga and Siegel didn't stop there. They knew that not only could they make prices go up, they could make them go down.

In March of 1956, Kosuga sprung his final trap. He flooded the market with all those onions he'd been hoarding. The Chicago loading docks were piled high with 50-pound bags of onions. Boxcars filled with onions clogged the railyards.

The price for onions fell through the floor. An empty mesh bag that held 50 pounds of

onions cost 20 cents. Fill the same bag with onions, and the price dropped to half that.

When you warehouse millions of pounds of onions, at some point things begin to spoil. And rotten onions don't help anyone. In an ingenious twist Kosuga saw a way to profit on this as well. The onions were sent outside the Chicago area to be cleaned and repackaged. When they were shipped back, futures traders saw incoming trainloads of “new” onions arriving, assumed onions were in abundance—and the price of onions dropped even further down.

ALL BAD

The excessive amount of onions being shipped to Chicago caused shortages throughout the United States. Meanwhile, onions in Chicago were selling for 10 cents a bag, down from a high of \$2.75. Traders who were stuck with onions literally couldn't give them away, no matter how hard they tried. They called orphanages, hospitals and schools. They tried to get rid of as many onions as they could, and the rest were dumped in the Chicago River.

While Kosuga and Siegel made millions of dollars, many farmers whose product was now worthless went bankrupt.

YOU CAN'T SELL THAT

The Commodity Exchange Authority initiated an investigation, while at the same time congressional hearings were being held on the issue as well. In the end, the Commodity Exchange Act was amended to prohibit onion futures trading. President Dwight D. Eisenhower signed the Onion Futures Act into law August 1958.

Neither man did any jail time, because at the time they hadn't broken any laws. Kosuga famously said “if it's against the law to make money, I'm guilty.”

The Onion Futures Act is still in effect today, making onions the only banned trading commodity in the United States.

wikipedia.org, npr.org, heinonline.org, cftc.gov



BUSTED

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

Underwater Coke

Interviews and court records hint at how federal agents capped a sprawling, six-year investigation that spanned five continents, 15 countries, involved James Bond-style gadgets, a mystery man and cocaine smuggled in banana boxes aboard foreign freighters.

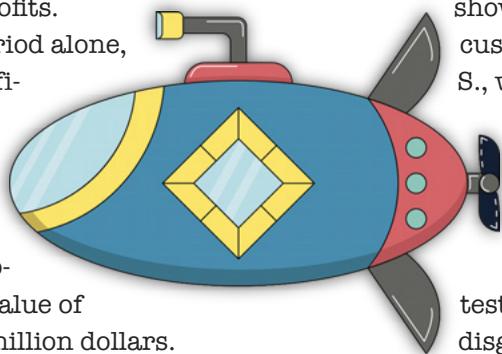
Ylli Didani is the accused drug king-pin from the Detroit area. In a six year, globe hopping investigation Didani used encrypted cell phones to coordinate large narcotic shipments and move profits.

In a two year period alone, law enforcement officials intercepted 1 billion messages and seized more than 17 tons of cocaine. The seized cocaine has a street value of over one hundred million dollars.

While all this is impressive, Didani had a financing partner that is straight out of an action movie. A business man named Tibbits who lived in a 12,000-square-foot, \$6.4 million mansion.

Tibbits and Didani were building a coke smuggling submarine designed to attach itself via magnets to ocean freighters. Using an underwater modem the sub would communicate with a remote operator. The remotely operated sub would release from the vessel at the request of the operator and send up a GPS location beacon, where waiting fishing boats would pickup the "catch."

The whole enterprise is now sunk - as Didani is in prison and Tibbits was killed in a plane crash. *mercurynews.com*



Murder She Hired

Wendy Lee Wein, of South Rockwood Michigan did NOT like her ex-husband. Wein wanted her ex-husband dead. But she didn't want to kill him herself and didn't know anyone she trusted to do it for her. So she did what a lot of people do when they have a job they can't or don't want to do themselves - she searched for help on the Internet.

What Wein found was presumably reassuring. The website promised her confidentiality. It boasted of industry awards. It showed off testimonials of satisfied customers, including one from Laura S., who had "caught my husband cheating with the babysitter." Proprietor Guido has "solutions" for those who are being bullied at the gym or who want to "make a troubled relationship disappear." One testimonial read: "They handled my disgruntled employee issue promptly while I was out of town on vacation."

So Wein filled out the contact form asking for a consultation. She was given a location, and told to wait for a field operative to contact her. Wein waited at the Dixie Cafe, and eventually her contact arrived. He climbed in the car and listened as she accused her ex-husband of being a pedophile. She described his schedule in detail, including address and work locations. Then she gave the hit man a down payment of \$200 and agreed to pay \$5,000 when the job was done.

TOO BAD FOR WENDY WEIN.

16 years ago, Bob Innes launched a website as a school project for a cybersecurity business. When his class was finished he

tried to sell the domain, but because he had no serious offers he left the site up and didn't check on it for several years. His site - RentAHitman.com

Over the years Innes' site has helped land a number of people behind bars, including one man who did 10 years after trying to have his girlfriend and her parents murdered and then kidnapping the daughter to keep as his own.



More than a decade after Innes site caught it's first criminal, the website is still bamboozling people. Innes goes through a vetting process to weed out the cranks, and if he can verify that the potential targets are real people, he passes the info on to the police.

WHAT CAN YOU SAY?

"Nobody looking at it could have believed this website was real, but you did," Circuit Court Judge Daniel White told Wein at the sentencing. He said her actions would be "comical" were the intent not so serious.

But maybe Bob Innes said it best. "I don't get it," Innes said. "People are just stupid." *washingtonpost.com, mercurynews.com*

Withdraw, Deposit, Go to Jail

McRoberts Williams, a 44-year-old California resident, handed a note to a Delaware bank teller saying a robbery was taking place. The teller gave him the cash, and Williams left the bank.

He didn't keep the cash for long—after fleeing the Wells Fargo branch, he paused to make a deposit in the ATM outside.

Officers responding to the scene found him hiding behind the shopping center. He was charged with second-degree robbery, a felony, with bond set at \$6,000.

It was unclear if he had an attorney who could comment on his behalf. *news.com*



Images: pixabay.com

Getting Sweaty

MONITOR BLOOD GLUCOSE WITHOUT FINGER PRICKS

According to the American Diabetes Association, more than 34 million children and adults in the U.S. have diabetes. Many need to endure multiple, painful finger pricks each day to measure their blood glucose. Now, researchers have developed a device that can measure glucose in sweat with the touch of a fingertip.

Self-monitoring of blood glucose is a critical and necessary part of diabetes management. The discomfort and hassle of pricking your finger every day, maybe more than once is quite a deterrent.

This new device only requires a finger prick once, maybe twice, a month. The machine then stores the glucose data.



The new testing unit has a touch-based sweat glucose sensor with a hydrogel on top of a sensor, attached to a flexible plastic strip. Users place their fingertip on the sensor surface for one minute, allowing the hydrogel to absorb small amounts of sweat. The device reads the minute amount of glucose absorbed by the gel. Using a personalized algorithm that translates each person's sweat glucose to their blood glucose levels, the tester compares the data to the base-line number recorded from the standard finger prick.

In tests, the algorithm was more than 95% accurate in predicting blood glucose levels before and after meals. But before the sweat diagnostic can be used to manage diabetes, a large-scale study must be conducted. *phys.org*

Hypertension and Your Eyes: *The Connection*

Doctors use the term “hypertension” to describe the both general condition called high blood pressure as well as the specific condition called high intraocular pressure (IOP). Ocular hypertension is a condition where the pressure in your eyes, or your IOP, is too high.

Continually high pressure within the eye can eventually damage the optic nerve and lead to glaucoma or permanent vision loss.

Some possible causes of ocular hypertension include:

- High blood pressure
- Stress
- Certain medications
- A diet with excess salt, hydrogenated oils, trans fats, red meat, alcohol, and sugar
- Eye trauma
- Smoking
- Diabetes
- Other eye conditions
- Heart disease

Other factors, such as age, race, and genetics, can also contribute to ocular hypertension. People over 40, African-Americans, and those with a family history of hypertension or glaucoma are at higher risk of having high IOP. Generally, women are more

prone to develop hypertension than men, and men are more prone to develop glaucoma than women.

**Attention
Rank & File Members:
Your VSP Vision plan
includes a yearly
Wellvision Exam
for only \$10**



Ocular hypertension is a result of disruptions in the aqueous humor, the fluid substance that fills the anterior chamber of the eye and helps to keep the cornea functioning properly. If your eye produces too much aqueous or has trouble draining enough of it, your IOP will be high.

An eye doctor can detect high IOP and high blood pressure, in addition to other health conditions, during an eye exam just by looking at the blood vessels in the eye. Unfortunately, outside of getting an eye

exam, there are usually no noticeable symptoms of ocular hypertension until it is too late to prevent damage. Without treatment, it can lead to bleeding in the eye, blurred vision, damage to the optic nerve, glaucoma, and vision loss.

If you find that your peripheral vision is becoming blurry, schedule a visit to your eye doctor immediately because this could be a sign of glaucoma. Although eye drops or prescription medications can't reverse the effects of glaucoma, they can prevent the damage from getting worse. They can also help prevent hypertension from turning into glaucoma.

There is no guaranteed way to prevent hypertension, but maintaining a healthy diet, exercising regularly, and visiting your eye doctor at least once a year are all smart ways to guard against hypertension and other eye condition.

Information received through VSP Vision Care channels is for informational purposes only and does not constitute medical advice, medical recommendations, diagnosis or treatment. Always seek the advice of your eye doctor, physician or other qualified health provider with any questions you may have regarding a medical condition.

Feast on Roadkill and Other New Laws

Gov. Gavin Newsom signed a whopping 770 new laws in 2021.

Here are some of the most important and most bizarre laws taking effect in 2022.

YUMMMM

Starting Jan. 1, the state is launching a pilot program that will allow people to collect and eat roadkill. The law allows for humans to collect and eat “deer, elk, pronghorn antelope, or wild pig” that have been hit and killed by a vehicle. You’ll have to report the find and secure a permit before digging in, (*of course you do - it’s California*) but the state is required to create an online and mobile-friendly way to do that. *kila.com*

SLOW DOWN

Who knew you needed special legislation to lower the speed limit? That’s because in California an old rule essentially caused speed limits to go up every few years. Speed limits were set by using 85% of the average speed in an area. That means every few years, someone with the Department of Transportation comes out to a street, monitors how fast everyone is going, and sets the new speed limit at the 85th percentile. So, the more people would speed through an area, the higher the speed limit would go. The new law lets cities take more control of local speeds. *kila.com*

BRINGIN’ HOME THE BACON

While the new law does not set a price for bacon and pork products, it’s impossible not to notice the sharp price increase since January 1st. That is a direct result of a voter approved law trying to increase animal welfare, saying all pigs, chickens and veal calves at minimum be given enough space to stand and turn around in. For pigs that works out to 24 square feet per animal.

Between the state missing deadlines on humane treatment regulations, and breeders insisting they can’t comply in time with regulations that aren’t even in place yet, the supply of pork in California has greatly diminished.

For perspective, California uses 13% of all the pork in the nation - *about 255 million pounds a month!*

The lawsuit is currently in court seeking to extend the deadline for enactment another 2 years. *kila.com*

NO KETCHUP, NO FORK

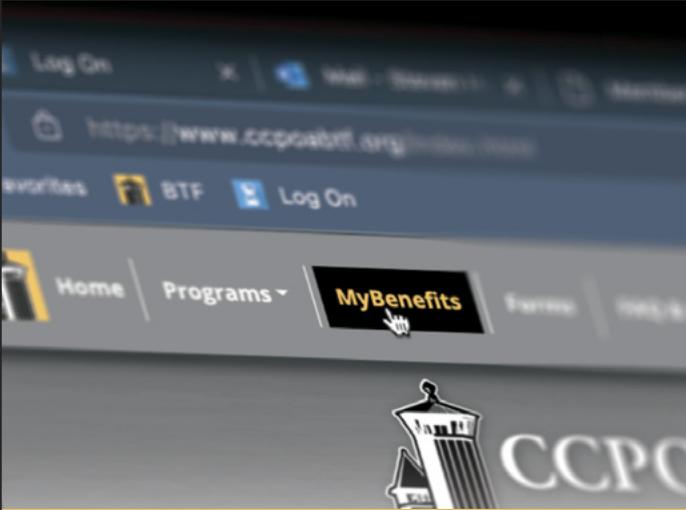
Maybe it’s like a cousin to the straw law - you want a condiment, you need to ask. Same for utensils. That means you’ll need to ask for chopsticks for your takeout sushi or a ketchup packet for your fries. Restaurants also need to keep all the utensils separate, no more making you take a fork if you only need a spoon.

So maybe cutting down on waste is a great cause, but the bill requires that cities and/or counties “authorize an enforcement agency to enforce these requirements.” Which means what exactly? Cops watching the drive-through, ready to pounce if you get a dipping sauce without asking? Repeat offenders can be fined up to \$300.

DOG GONNIT

Something most of us probably never asked ourselves is “Where do veterinarians get the blood used in treating our pets?” According to the *L.A. Times* “California currently requires that all animal blood purchased by veterinarians come from two privately owned companies that house hundreds of donor dogs at their facilities for the sole purpose of collecting their blood. Animal rights groups have accused these facilities of mistreating donor dogs, but substantiating those claims is difficult because the companies have sweeping exemptions from public records laws, including sealing their state inspection records.”

The new law intends to make this a more humane practice, and essentially set up blood banks where pet owners can volunteer their pets as donors. *latimes.com*



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OK, that's a stretch, but it's definitely a good thing.

 Benefit Trust Fund | 1-800-In-Unit-6 | ccpoabtf.org



Disabilities Happen
Bankruptcy Doesn't Have To

**Can you afford
not to have
Gold Shield?**

OFFICIAL NOTICE

2021 Summary Annual Report

This report will also be available for download from our website | Report Prepared January, 2022

2021 Summary Annual Report for CCPOA BENEFIT TRUST FUND WELFARE BENEFIT PLAN Plan 501

This is a summary of the annual report of the CCPOA Benefit Trust Fund Welfare Benefit Plan, EIN 94-6459649, Plan 501, for the fiscal year ended March 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Benefit Trust Fund Welfare Benefit Plan has committed itself to pay certain supplemental dental, vision, and hearing aid claims incurred under the terms of the Plan.

INSURANCE INFORMATION

The plan has contracts with Fidelity Security Life, Jackson National Insurance Company, Combined Insurance Company of America, Combined States L.S., Inc., American Heritage Life Insurance Company, and New York Life Insurance Company to pay all life, accidental death and dismemberment claims, prepaid legal, and critical illness, cancer, and specific disease benefit claims incurred under the terms of the plan. The total premiums paid for the plan year ending March 31, 2021 were \$10,294,753.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$69,770,920 as of March 31, 2021, compared to \$60,443,838 as of April 1, 2020. During the plan year the plan experienced an increase in its net assets of \$9,327,082. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$33,071,743, including employer contributions of \$5,078, participant contributions of \$18,643,510, earnings from investments of \$5,680,525, and other income of \$8,742,630.

Plan expenses were \$23,744,661. These expenses included \$7,734,627 in administrative expenses and \$16,010,034 in benefits paid to participants.

OFFICIAL NOTICE

2021 Summary Annual Report

This report will also be available for download from our website | Report Prepared January, 2022

2021 Summary Annual Report for CCPOA BENEFIT TRUST FUND DISABILITY BENEFIT PLAN Plan 502

This is a summary of the annual report of the CCPOA Benefit Trust Fund Disability Benefit Plan, EIN 94-6459649 for the fiscal year ended March 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Benefit Trust Fund Disability Benefit Plan, has committed itself to pay all disability claims incurred under the terms of the plan.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$22,685,555 as of March 31, 2021, compared to \$16,258,069 as of April 1, 2020. During the plan year the plan experienced an increase in its net assets of \$6,427,486. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$10,717,381, including participant contributions of \$5,711,766, and earnings from investments of \$5,005,615.

Plan expenses were \$4,289,895. These expenses included \$1,516,252 in administrative expenses and \$2,773,643 in benefits paid to participants.

2021 Summary Annual Report for CCPOA BENEFIT TRUST FUND SUPPLEMENTAL BENEFIT PLAN Plan 503

This is a summary of the annual report of the CCPOA Benefit Trust Fund Supplemental Benefit Plan, EIN 94-6459649, Plan 503, for the fiscal year ended March 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Benefit Trust Fund Supplemental Benefit Plan has committed itself to pay certain accidental death and dismemberment claims incurred under the terms of the plan.

INSURANCE INFORMATION

The plan has contracts with New York Life Insurance Company and Combined States L.S., Inc. to pay all life, accidental death and dismemberment and prepaid legal claims incurred under the terms of the plan. The total premiums paid for the plan year ending March 31, 2021 were \$3,138,831.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$21,065,012 as of March 31, 2021, compared to \$19,920,602 as of April 1, 2020. During the plan year the plan experienced an increase in its net assets of \$1,144,410. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$19,234,180, including employer contributions of \$19,132,000 and earnings from investments of \$102,180.

Plan expenses were \$18,089,770. These expenses included \$204,713 in administrative expenses and \$17,885,057 in benefits paid to participants.

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2021 Summary Annual Report

This report will also be available for download from our website | Report Prepared January, 2022

2021 Summary Annual Report for

CCPOA LEGAL DEFENSE FUND

This is a summary of the annual report of the CCPOA Legal Defense Fund, EIN 68-6072830, for the fiscal year ended March 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Legal Defense Fund has committed itself to pay certain legal benefits incurred under the terms of the plan.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$6,280,542 as of March 31, 2021, compared to \$6,257,101 as of April 1, 2020. During the plan year the plan experienced an increase in its net assets of \$23,441. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$1,376,486, including participant contributions of \$981,795 and earnings from investments of \$394,691.

Plan expenses were \$1,353,045. These expenses included \$671,780 in administrative expenses and \$681,265 in benefits paid to participants.

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2021 Summary Annual Report

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YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

CCPOA Benefit Trust Fund Welfare Benefit Plan EIN 94-6459649 Plan No. 501	CCPOA Benefit Trust Fund Disability Benefit Plan EIN 94-6459649 Plan No. 502	CCPOA Benefit Trust Fund Supplemental Benefit Plan EIN 94-6459649 Plan No. 503	CCPOA Legal Defense EIN 68-6072830 Trust No. 501
1 An accountant's report; 2 Financial information and information on payments to service providers; 3 Assets held for investments; and 4 Insurance information including sales commissions paid by insurance carriers.	1 An accountant's report; 2 Financial information and information on payments to service providers; and 3 Assets held for investment.	1 An accountant's report; 2 Financial information and information on payments to service providers; and 3 Assets held for investment	1 An accountant's report; 2 Financial information and information on payments to service providers; and 3 Assets held for investments.

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

CCPOA Benefit Trust Fund
 2515 Venture Oaks Way Suite 200
 Sacramento, CA 95833-4235,
 Telephone: (916) 779-6300.

The charge to cover copying costs will be \$18.00 for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at:

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

and at the U.S. Department of Labor in Washington, DC or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

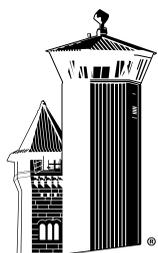
Requests to the Department should be addressed to:

Public Disclosure Room, N-1513
 Employee Benefits Security Administration
 U.S. Department of Labor
 200 Constitution Avenue, N.W.
 Washington, DC 20210

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THE WORLD'S OLDEST JOKE

Researchers have found what they think may just be the oldest known written joke. It was discovered in a medieval manuscript kept in the British Library. The language of the joke is written in Old Irish and indicates that it was written about a thousand years ago.

Humor is an odd thing. It's both specific and cultural and also universal. For example, modern humor is often largely based on self-irony, permitting us to laugh at ourselves and others, without any repercussions. Back in the middle ages it was just the opposite. Sarcastic comments and put-downs were never self-effacing, but always directed at others. With no redeeming self-irony, this form of humor was often used to assert oneself, defeat political opponents, and shame others.

Humor had very little influence in the US until about 100 years ago. Before that, laughing or even smiling too much was considered foolish and unintelligent. That attitude began to change in the late 1800s,

Three monks turned their back on the world. They go into the wilderness to repent their sins before God.

They did not speak to one another for the space of a year. Then one of the men said to another at the end of the year,

"We are well," said he.

Thus it was for another year. "It is well indeed," said the second man.

They were there after that for another year. "I swear by my habit," said the third man, "if you do not allow me some quiet I will abandon the wilderness entirely to you!"

with the debut of Puck, the first successful humor magazine in the United States. After the success of Puck, humor magazines began popping up everywhere, especially among universities. Yale, Harvard and Stanford all had their own publications.

HUMOR AS MEDICINE

In 2008, the Western Kentucky University School of Nursing conducted a study to see how laughter can affect the immune system. The study showed our natural killer cells were more active against cancer cells after people were shown a funny video.

Interestingly enough, there was a difference between people who laughed out loud and those who only looked amused. The immune cells were more active after a big belly laugh.

So go ahead, yuk it up and feel better!

AncientPages.com; canr.msu.edu; libraries.indiana.edu

TEDBITS