

# SearchLight

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

Summer 2023

## In This Issue

|                           |   |
|---------------------------|---|
| BEST MONEY MOVES .....    | 1 |
| ALL THINGS VSP .....      | 2 |
| BCSA HEALTH LIBRARY ..... | 3 |
| WORLD WIDE WEIRD .....    | 4 |
| BUSTED .....              | 5 |
| FINANCIAL LIFE 101 .....  | 6 |
| GET MENTAL HEALTH .....   | 7 |
| TIDBITS .....             | 8 |

## Introducing Best Money Moves

### Financial Wellness Benefit from U.S. Legal Services and CCPOA

By Ilyce R. Glink

U.S. Legal Services is now providing CCPOA members with an expanded financial wellness benefit: The award-winning Best Money Moves platform.

Designed as a holistic financial wellness platform, Best Money Moves provides unparalleled financial information, tools, and solutions to help you dial down financial stress by solving your financial issues. Using complex algorithms, Best Money Moves helps personalize your financial wellness journey by giving you the right information at the right point in time.

As an active member of CCPOA, you have free access to the following services through your U.S. Legal Services portal:

- **Free tax preparation services.** CCPOA members can have one free tax return prepared each year. This alone could save you \$400 to \$600 per year!
- **Free tax help line.** Call the toll-free number to get personal answers to your pressing tax questions.
- **Free access to financial advisors.** Get your financial wellness score, then work with a financial advisor to help map your expenses today and plan for a successful financial future and retirement.
- **Free legal advice.** Go online to the U.S. Legal Services portal to get access to attorneys who can help you write a will or trust, or represent you in a variety of legal matters.
- **Free crisis money coaching.** Get access to our crisis Money Coaches and learn how to negotiate with creditors, budget, and deal with your debt.



• **Free identity theft protection.** Your CCPOA benefits include free access to a top identity theft protection program. Log in now to find out more.

• **Discounted prescriptions.** Get access to the Prescriptives platform and enjoy discounts on all your prescription purchases.

• **Free 401(k) help.** Use Capitalize to find your missing 401(k) accounts and move them to an IRA that you directly control.

In addition to all of these you can access more than 1,000 pieces of written and video content, all of which provides guidance and insight into some of the most challenging financial decisions you'll make. Watch webinars that help you unpack questions around the estate planning process and will help you be more mindful about your money.

Best Money Moves offers a budgeting module, which will help you plan out what you spend and save, and also gives you access to journeys, to help you achieve life's milestones, like buying your first home or insuring your car. You'll learn how to choose the right credit card, set up a savings plan and make smart decisions about where and how to invest your money.

The more you use Best Money Moves, the faster you'll resolve your financial issues and lower your level of financial stress

Log on to your U.S. Legal Services portal today! If you don't remember your access code, call 844-896-5297 or use the link on our website: [www.ccpoabtf.org/Legal](http://www.ccpoabtf.org/Legal).

*Ilyce Glink is the Founder and CEO of Best Money Moves.*



@ccpoabtf

Visit the links on our home page.

*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.*

## CCPOA Benefit Trust Fund

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

916-779-6300

[www.ccpoabtf.org](http://www.ccpoabtf.org)



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

**Retired? You can sign-up for U.S. Legal Services. See our website for details.**

# All Things VSP

## Get to know TruHearing, Eyeconic and Saving Money

Hearing aids do more than enrich your hearing and social life. They may actually improve your mental health.

Studies show that wearing hearing aids may lower your risk of mental decline, improve brain performance, and lower your risk of depression. With CCPOA Benefit Trust Fund and VSP® Vision Care, you have access to a comprehensive hearing care solution and save up to 60% off the retail price of hearing aids through our newest benefit partner, TruHearing.®

TruHearing provides high-quality hearing aids while keeping out-of-pocket costs low.

As a VSP member, you have access to the state-of-the-art technology and discount prices TruHearing offers. In fact, plan members who use TruHearing can save an average of \$1,250 per hearing aid

# TruHearing™

Depending on your health plan, TruHearing's discount program may be able to be combined with your medical benefits to lower your out-of-pocket prices.

A TruHearing Hearing Consultant will work with you to verify your plan enrollment, answer all your questions, and schedule an appointment with an in-network provider near you. *Because this is a special offer to VSP members, all appointments must be scheduled through TruHearing.*

For additional information, please visit [vsp.com/offers/special-offers/hearing-aids/truhearing](http://vsp.com/offers/special-offers/hearing-aids/truhearing).

### GET THE CARE YOU NEED TO STAY HEALTHY.

An annual eye exam can help detect signs of health conditions before they progress and may help preserve your vision. A VSP WellVision Exam®, an annual eye exam, may detect signs of serious health conditions including high blood pressure and diabetes, and eye-health conditions, such as glaucoma, macular degeneration, and diabetic eye disease.

### SAVE ON EYEWEAR AND SO MUCH MORE.

VSP members have access to Exclusive Member Extras, totaling

For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.

Flexible payment options are also available to plan members, including financing. **Learn more about this program by calling the TruHearing CCPOA Members' Only line: 1-877-372-4947.**

## Protect Your Hearing Through Healthy Living

Hearing loss is a natural part of aging, but it's not inevitable. Follow the healthy habits below to decrease your risk of developing hearing loss.

### STAY ACTIVE

One study has found that hearing loss is associated with less physical activity. This suggests that more physical activity may be helpful to those suffering from hearing loss.

### EAT HEALTHY

Research has shown eating a diet rich in fruits, vegetables, nuts, seeds, legumes, and whole grains is associated with a lower risk of hearing loss. And high levels of omega-3 fatty acids found in fish can increase blood flow to the inner ear as well.

### CONTROL DIABETES

Hearing loss is twice as common in people with diabetes, and 30% higher among people with pre-diabetes. However, controlling your diabetes can help maintain your hearing ability.

# eyeconic

a vsp vision company

more than \$3,000 in savings. Get an Extra \$20 to spend on featured frame brands like bebe, Calvin Klein, Cole Haan, Dragon, Flexon, Longchamp, Nike, and more.

### LIKE SHOPPING ONLINE?

Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses. **Call 800.877.7195** or visit [vsp.com](http://vsp.com) to learn more.

Available only to VSP members with applicable plan benefits through VSP network doctors and in-network locations. Frame brands and promotions are subject to change.

## Better Hearing Happens Today!

*Is it time to get your hearing checked? Take our simple quiz to determine if now is a good time to get a hearing exam.*

**Does your hearing pass the test?**

- Have you noticed difficulty in hearing or understanding people more frequently?
- Do you have to turn the television up every time you watch it?
- Do you often ask people to repeat themselves?
- Has your family complained to you that they have to shout when speaking to you?
- Do you have trouble carrying on a conversation in a restaurant?
- Do you struggle to hear when someone is whispering?
- Do you have trouble hearing softer sounds like the humming of a refrigerator or purring of a cat?

*If you answered "yes" to one or more of these questions, then you may want to visit your hearing health professional.*

**vsp**  
vision care

<sup>1</sup> Other offers include savings up to 60% on digital hearing aids with TruHearing. <sup>2</sup> See all brands and offers at [vsp.com/offers](http://vsp.com/offers).

# STORIES FROM THE BLUE SHIELD HEALTH LIBRARY

## 4 Misconceptions (and 1 Important Truth) About Preventive Care

Don't let these misconceptions keep you from using your benefits

Most people take comfort knowing that their health plan will be there for them if they get sick. But some people don't know that their plan has preventive care benefits to keep them healthy. Preventive care is intended to prevent or catch medical conditions early. Preventive care includes annual doctor visits, screenings, immunizations, and more.

So, why do only 62% of U.S. residents make an appointment for a preventive care visit – despite over 90% saying it's important to get one? Read on to bust these four misconceptions about preventive care – and learn one important truth.

### 1. PREVENTIVE CARE IS TOO EXPENSIVE

Good news! Preventive care is covered by most health plans at no extra cost when members receive services from providers in their plan's network. Depending on your age and gender, this can include recommended screenings and tests, such as mammograms and colonoscopies. Look at your plan's Evidence of Coverage or Certificate of Insurance so you know exactly what's covered. Health plans also have a list of providers that are in the plan's network.

### 2. IT'S TOO HARD TO KNOW WHICH PREVENTIVE CARE SERVICES I NEED AND WHEN I NEED THEM

Some screenings and immunizations are required every year, while others are due every few years. It can be confusing to keep track of which screenings and immunizations you need. But there's one preventive care benefit that's always consistent – your annual wellness or preventive care visit. Your primary care provider can help you know if and when it's time to seek certain services – and your annual visit is the perfect time to make a preventive care plan for the year.

### 3. IT'S TOO CONFUSING TO SCHEDULE A PREVENTIVE CARE APPOINTMENT

Scheduling an appointment with your doctor is a great first step towards getting preventive care. Your doctor's information is usually

found on your Blue Shield member ID card or via your online account. You can also search for doctors in your plan's network using the **FIND A DOCTOR** tool. During your visit, your doctor can refer you to labs, pharmacies, and other facilities to get the preventive care services you need. You can also call your health plan's customer care number to find out where to get services in your plan's network.

### 4. I'M TOO BUSY TO DEAL WITH PREVENTIVE CARE, AND I'M NOT EVEN SICK

The best time to protect your health is before you become ill. Time spent now getting screenings and immunizations can help save you from more serious health issues down the road. In fact, some screenings are available as at-home tests – making preventive care easier and more convenient. And remember when you're sick, you have to spend time going to the doctor, getting prescriptions, managing treatment – all while taking time off from work. Prevention can help you save time and money in the long run because it can keep you healthy. That way, you can spend more time doing what matters most.

Think about getting a vaccination against a life-threatening illness, such as COVID-19 or the flu. Or consider the possibility that your doctor could detect signs of high blood pressure, high cholesterol, or diabetes before it becomes a serious issue. Some cancers, such as breast and colon, have a much higher survival rate if caught early.

**So remember: preventive care is not just another perk in your plan – it's one of the most important benefits for helping you maintain your overall health, well-being, and quality of life.**

### READY TO TAKE THE NEXT STEP?

Call your doctor to make an appointment, or log into your online account to see if you are due for a visit or screening.

### UNDERSTANDING YOUR PREVENTIVE CARE BENEFITS

Even if you're feeling fine, scheduling an appointment with your doctor for preventive care services is important. Through a preventive exam and routine health screenings, your doctor can determine your current health status and detect early warning signs of more serious, costly problems.

Blue Shield offers a overview of what is covered in an easy to read chart: <https://www.blueshieldca.com/preventive-care/home.html>

Find A Doctor Tool: <https://www.blueshieldca.com/fad/home>

**The most important truth about preventive care is that it can possibly save your life.**



# WORLD-WIDE-WEIRD

Found online. That makes it true.

## Yellow Fever, Fire Engines & America's First Bank Robbery

Pat Lyon led a very interesting life. A Scottish immigrant who went on to be a blacksmith, locksmith, inventor, prisoner, folk hero and highly successful business man.

In 1793, Patrick Lyon arrived off the boat in Philadelphia, which was the home of the United States government back then.

An accomplished blacksmith and iron worker, much of Lyon's business centered around making fixtures for the Bank of Pennsylvania and the Bank of North America. In early August 1798, an attempted robbery of the Bank of Pennsylvania led the bank's directors to move the bank to a new, more secure building. Lyon was hired by two men, Samuel Robinson and Isaac Davis, to make new locks, and remount the original iron vault doors (which he had made for the bank) to their new location – the Carpenter's Hall. Lyon did not know Davis, but Robinson was a well-known part of the Carpenters' Hall hierarchy and facilitated the Bank's stay therein.

Lyon was not too keen to take this particular assignment, as Philadelphia was in the midst of an epidemic. Yellow Fever was sweeping the city. One fifth of the city's population had died from the disease. President Adams and Congress had fled the city, and the outbreak was claiming as many as 100 lives a day, including those of Lyons' assistant, his wife and child.

Evacuation was on everyone's mind, and the bereaved artisan had hoped to beat a hasty retreat, but at the last minute he was called upon to undertake the task at the bank. As soon as he was finished, Lyon left the city by ship and sailed to Delaware.

### THIEF!

Two days later, while much of the city was deserted, the Bank of Pennsylvania's reserves of \$162,821 in cash and gold (about \$3 million in today's money) were stolen from the vault in Carpenters' Hall. There were no signs of thieves having broken into the building, and Lyon's locks on the iron doors were undamaged.

High Constable John Haines saw Lyon as the natural culprit, believing Lyons was “one of those ingenious Celts from the old country who could open up the cleverest locks devised within a minute.” A \$2,000 reward was put on Lyon's head.

Constable Haines didn't have to search too hard. Learning that he was the prime suspect, Lyon returned to Philadelphia dog tired, having made a 150 mile journey on foot upon hearing of the robbery.

Lyon provided a detailed explanation of his whereabouts to prove he could not have been involved in the robbery to the bank directors. With no actual evidence, they found his alibi “extremely minute,” too specific and organized to be believable, and without an formal charges being filed he was immediately jailed upon the presumption that his locks were so good nobody but himself could open them.

### WELL THAT WAS DUMB

Isaac Davis, the stranger who had accompanied Samuel Robinson with the vault doors had begun depositing large amounts of money into the Bank of Philadelphia. Coincidentally, it was the same money that had been stolen from the Bank of Philadelphia. It didn't take long for authorities to smell a rat and Davis soon confessed. Lyons had been imprisoned for 2 months by that stage.

The affair was an embarrassment for the higher-ups, and they didn't want to admit their terrible mistake. Instead, they tried to cast Lyons as an accomplice.

Meanwhile, Davis kept his freedom, with merely a legal slap on the wrist. Davis, who was the son of a judge, was only required to repay the stolen money—after which he disappeared and never served a day in prison.

### LETS GO TO COURT

In 1805, after a period of hardship and his good name in the mud, Lyons rallied against his prosecutors in a landmark civil case. Lyon filed a civil lawsuit for malicious prosecution and false imprisonment against the bank president, the head cashier, a bank board member and High Constable Haines. The jury deliberated four hours and returned with a whopping \$12,000 verdict in favor of Lyon.

Lyons became symbolic of an individual who'd beaten the system. A portrait was commissioned from artist John Neagle and was often reproduced in media of the time. Lyon became a symbol of the ingenious craftsman.

### LETS GET PUMPIN'

Patrick Lyon had a profound effect on the development of fire apparatus in the United States. Calling on his engineering and manufacturing skills, he invented a new and improved fire-engine, which “would throw more water than any other, and with a greater force.” Lyon's patent was approved on February 12, 1800. He went on to

build and improve these earlier pumpers for the next 50 years.

Lyon's masterpiece was the “Diligent”, a double-decked, end-stroke hand pumper. It was so successful, that 32-years after it was built, the Diligent competed against the newest steam-powered pumper in a David vs Goliath type contest.

Before a crowd of some 50,000, Diligent shot streams of water against or over an early skyscraper, the 129 ft Jayne Building. Diligent beat the new-fanged steam pumper in 3-out-of-3 contests. Diligent remained in service until after the Civil War.

It is estimated that Lyon built about fifty fire engines over the course of his career. At least eight of them survive in museums to this day.

*thevintagenews.com; mountvernon.org; wikipedia.org*



# BUSTED

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

## Quite The Vacation

Ankush Dutta was meant to check out after one night but that did not happen. He didn't check out on night 100. Or 200. Or 500.

603 nights later he checked out - or rather skipped out, and never paid a dime.

Ankush Dutta booked a room at Roseate House, a five-star hotel in Delhi, India back in May, 2019. Dutta was supposed to check out the next day, but he decided an extended stay was in his future, and kept his room a bit longer—all the way until January the following year. When he left, he left behind unpaid bills of \$70,000.

Hotel management believes that Prem Prakash, the head of the front office department, took illegal cash payments from Dutta in exchange for his manipulation of the hotel's internal software system. Prakash used a variety of strategies to allow Dutta's extended stay, including tampering with accounts to indicate that other visitors had made payments on his behalf—a claim that was later revealed to be false.

Additional staff members were also involved, adding, deleting, and forging entries.

Dutta had “paid” for his stay several times. Unfortunately, all the checks were returned unpaid. Surprisingly, Prakash, the hotel staff member involved, neglected to notify the hotel management about this vital piece of information. [thestatesman.com](http://thestatesman.com); [newser.com](http://newser.com)

## Spoonless in Arizona

Dairy Queen is known for doling out plastic red spoons with its soft serve Blizzards. The DQ where the theft happened is the only Arizona location with a large red spoon. It's a popular Instagram photo spot, and in late March, the local icon was gone.

Police released surveillance footage from March 25 that showed two men and a woman take the spoon out of its base and put it on a large flatbed connected to a pickup truck. Owners Raman and Puja Kalra said last week that having another spoon made, delivered, and installed would cost over \$7,000. Enter Pokemon GO to the rescue.

Michael Foster, 52, was playing the outdoor mobile game when he spotted the 15-foot spoon on the ground, behind a fence that surrounds a Phoenix middle school baseball field, just 2 miles from the scene of the heist.

As of yet, the thieves have not been found - but the DQ owners do have a sense of humor - staff now has shirts that read “Where's My Spoon?” [newser.com](http://newser.com)

## 20 MPH is a BIG DEAL

Anders Wiklöf lives in Finland. Anders is quite wealthy. Wiklöf is chairman of a holding company which includes businesses in the logistics, helicopter services, real estate, trade and tourism sectors.



Police say he was also a speeder. Roughly speaking, police say he was doing about 50mph in a 30mph zone, and gave him a ticket. The consequences of this in Finland is **very different** than here, in the United States.

In Finland, the fine on a speeding ticket is set by a formula, not a set price. Instead, Finland runs a “day-fine” system that is calculated on the basis of an offender's income. Generally, it's about half of their daily salary.

The more a driver is over the speed limit, the greater the number of day fines they will receive.

Which is how the very wealthy Anders Wiklöf just received a penalty of about \$129,000 American.

“I really regret the matter,” said the businessman. *I bet you do.*

Finland isn't the only country to apply so-called “progressive punishment” to speeding fines.

Switzerland uses a similar system. One motorist in 2010 was fined 3,600 Swiss francs per day for 300 days -- which translates into \$1,177,200. [newser.com](http://newser.com)



## Hey Cupcake

Sweet Something in Vancouver captured the whole break-in on its security cameras, but it was not what you would expect in your normal smash and grab.

In the video, posted by owner Emma Irvine, a man can be seen kicking through the bakery's glass front door just after 3am and then stepping inside.

Then he sits down in a chair for about a 10 or 15 minutes rest. After that, he decides it's time to head to the bathroom.

When he emerges again on camera, the man has a mop and bucket in hand and starts cleaning up the mess he created when he broke into the bakery.

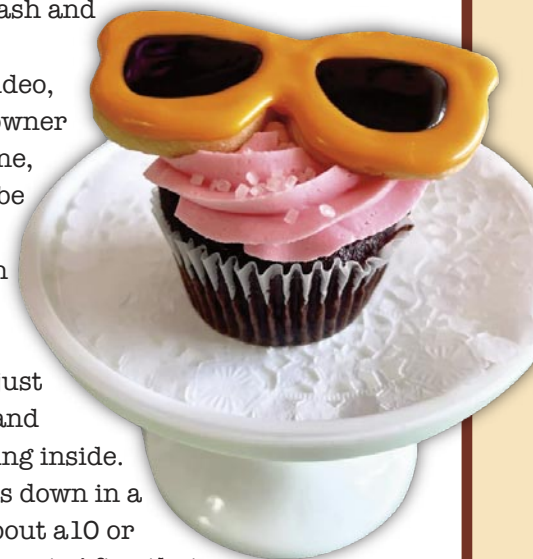
After posing for some selfies where he was showing off his large orange sunglasses, the guy finally decided to take his leave more than an hour later.

He also took six chocolate champagne cupcakes for the road.

But the oddness didn't stop there. Days later, as Irvine was walking her dog, trying to wrap her head around the break-in, she received a phone call from a colleague: The cupcake thief had called the bakery. So, like the polite Canadian she is, Emma returned his call.

The man apologized for his actions and offered to pay the \$850 or so in damages to door and to throw in his orange sunglasses as a gift.

The Vancouver Police Department says it's investigating, though Irvine says she doesn't want to press charges. Emma decided to shrug-off the break-in, saying “Everybody makes mistakes,” and has created a tribute to the sweets thief: sugar cookies baked in the shape of giant orange sunglasses, placed atop her signature cupcakes. [newser.com](http://newser.com)





# Financial Life 101: U.S. Legal and Your Money

By Anne-Marie Lynn

## HOW MUCH DO YOU KNOW ABOUT YOUR CREDIT SCORE?

According to the latest research from Talker, only one in four Americans thinks their credit score is an accurate reflection of their financial life. About one in nine respondents (12%) feel their credit score is lower than it should be, and another 50% actually feel their credit score is higher than it should be, including slightly more homeowners (51%) than non-homeowners (46%). And, one in five Americans (20%) don't even know how to check their credit score.

"Your credit score is a critical part of your financial life," says Ilyce Glink, CEO of Best Money Moves. "You should do everything you can to improve and protect it."

Best Money Moves is now part of the expanded financial wellness offering from U.S. Legal Services, which is provided free to Active CCPOA members. Best Money Moves offers more than 1,000 pieces of information, plus journeys, tools, products and services to help you take charge of your financial life.

These additional new tools are geared to help CCPOA members manage their finances in a time of high interest rates and uncertainty.



## TAKE THE JOURNEY—HIGHLIGHTS OF YOUR NEW TOOL BOX

**Buying a home.** Although mortgage interest rates remain high, and it's tougher qualifying for a mortgage, it's still possible to buy a home. Best Money Moves' "Homebuying Journey" walks you through each step in the process, helping you understand how much home you can afford to buy, how to build your real estate team, and how to apply for (and get approved for) a mortgage. You'll also learn how to choose a neighborhood and the right home type for you and your family. By the time you're done with Step 10, you'll be a homeowner! When it comes to closing on your home, if you need an attorney to assist you, your U.S. Legal Services subscription can help.

**Building your savings.** One of the secrets to saving money is nailing down exactly what you're saving for. It's a lot easier to save money if you have a specific goal in mind. In this journey, Best Money Moves encourages you to build a savings habit that will stick, by identifying a specific savings goal. You'll learn how to evaluate your current budget and eliminate budget "leaks." You'll also understand why choosing the right savings account will give your savings a boost.

**Buying and insuring a car.** With car loans approaching 7% interest, and a lack of inventory on the lot, car buyers have a tough time finding an affordable car they'd want to drive. Best Money Moves' "Buying and Insuring a Car" journey will walk you through some simple, interactive exercises to help you figure out what you can afford, guide your research, show you how to shop around, and how to land the best financing deal you can. Finally, the journey helps you understand how to insure your new (or used) car at the most competitive rate possible.

**Choosing the right credit card.** The typical American gets more than a dozen credit card offers each year. How do you know which

one to choose? The credit card journey will help you evaluate your credit score and report, understand your credit card needs and compare options, and learn how to best manage the credit card you eventually receive. Finally, you'll learn how to have positive credit habits, so that you'll be able to raise your credit score and keep it in good shape.

**Raising your credit score.** Members have access to over 100 pieces of information on credit scores, credit histories and credit cards in the portal. Learn what causes your credit score to go up or down, what is the optimal amount of credit you should use on any given card, and what tips will help you raise your credit score. And, should your identity get stolen, you have free access to identity theft protection.

**Setting up your estate plan.** It's difficult to get someone to sit down and write a will or a trust. It's hard to create a durable power of attorney for health care or financial matters. And, there's always something more fun to do than buy life insurance or a long-term care policy. But, all of these pieces of your estate plan are mission-critical to protecting your family. We can help you put those pieces into place and make sure you're getting the legal and financial support and advice you need.

**Creating a total life plan.** There are so many important things to do in life, but if you don't have a total life plan, you probably won't check all of those boxes. U.S. Legal Services' financial wellness program comes with free access to financial advisors and tax experts who can help you understand how to prioritize your financial goals. Members can find out whether you have the right insurance coverage to protect your loved ones, and if your investments accounts are properly set up to deliver the returns you need to power your financial dreams.

There are many more things you can do with our Best Money Moves financial wellness program and your U.S. Legal Services plan. Log into the portal today and check out all of the financial wellness and legal capabilities of the plan.

*Anne-Marie Lynn is the Vice President of Marketing for U.S. Legal Services.*

### The Set-Up:

Go to your U.S. Legal Services account and log onto the portal. Click on **Best Money Moves** and from there, set up your free appointment with our **Pathwise** advisors.

You'll take a short survey to help the advisor understand what challenges you face, which will allow the advisor to tailor advice specifically for you and your family.

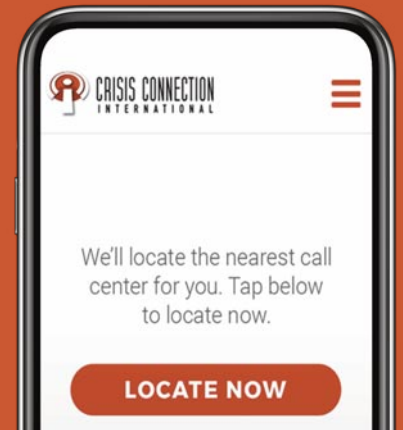


*Pathwise & Best Money Moves are two new features included with U.S. Legal Services "Family Defender."*

*Free to Active CCPOA Members. Retired members can enroll, too. Visit our website for details.*



Get the App.  
Get the Help.  
**100% Confidential**  
**100% Free**



## One Tap To Get Urgent Help

1-Touch Access connects the caller to the closest crisis or suicide prevention center immediately.  
The iCrisis App is FREE to ALL CCPOA members and their families.

[ccpoabtf.org/MentalWellness](http://ccpoabtf.org/MentalWellness)

## Let's Get Mental Health

Once again, the Benefit Trust Fund is taking a series of Mental Health Awareness events on the road this summer. We will be hosting events up and down the state, kicking things off **July 18 in Crescent City**, and wrapping up in mid-October down in Palm Desert.

Our key presenter is Nick Wilson of the Resiliency Project. The Resiliency Project started in early 2020 after recognizing the need for an external resource First Responders can utilize outside their respective agencies in an effort to prevent suicide. Since its inception, they have supported over 2,000 first responders throughout the United States. They are an independent organization, unaffiliated with a first responder's respective agency. [www.TheResiliencyProject.info](http://www.TheResiliencyProject.info)

According to Caterina Spinaris, a leading professional in corrections-specific clinical research and founder of Desert Waters Correctional Outreach, C/Os suffer from post-traumatic stress disorder at more than double the rate of military veterans in the US.

PTSD is considered taboo partly because many C/Os fear a diagnosis will have negative repercussions on their career prospects. Many are afraid that they will be put through a "fit for duty" test with a state psychologist as a result, and will be de-certified.

These kind of concerns are why these classes are NOT sponsored by CDCR. The Trust puts these on independently, and does not share attendance information with any state agency.



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

Find out more: [www.ccpoabtf.org](http://www.ccpoabtf.org)

## Let's Get 1-On-1

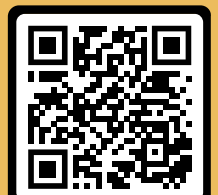


### 1-On-1 Virtual Benefit Sessions:

Talk with a benefit specialist on your schedule, day or night. Even in your pajamas.

And YES, you can bring your significant other.

Scan the QR code to reserve a session time.



1-On-1 Benefits

Use the QR code, or go to our website:

[www.ccpoabtf.org/MentalWellness](http://www.ccpoabtf.org/MentalWellness)

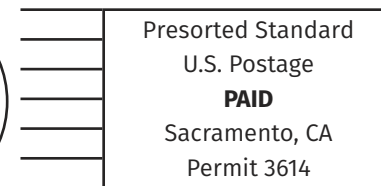
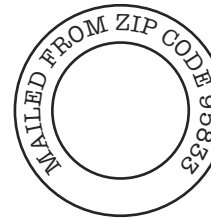
to register. You can also find links to download the **iCrisis App** on the same page.



TRUST MHA SITE

## CCPOA Benefit Trust Fund

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

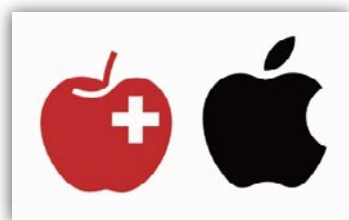


## We've Got You Covered.

916-779-6300 | 1-800-In-Unit-6

## BITE ME: APPLE VS EVERYBODY ELSE

One of the latest battles in Apple's long-running legal quest to own the very idea and image of the "apple" itself is currently taking place in Switzerland. The 111-year-old fruit farmer organization named Fruit Union Suisse continues to fret over the possible ramifications of its



national courts potentially granting the trillion-dollar Big Tech company IP rights for a mundane, black-and-white image of a Granny Smith apple. If the ruling ultimately sides with

Apple, Fruit Union Suisse could be forced to alter its symbol of a Swiss national flag's white cross superimposed upon a red apple.

Few corporate logos are more iconic and instantly recognizable than Apple's minimalist imagery. Apple has submitted trademark applications for a photo of a Granny Smith apple to dozens of countries—a fact that perplexes representatives of the farmer's organization. "It's not like they're trying to protect their bitten apple," explained director Jimmy Mariéthoz.

According to Tech Transparency Project, others targeted by Apple have included "an organization that supports families of children with autism, a school district in Appleton, Wisconsin, and an online test prep service for nursing students."



Ironically, Apple had no problem using other people's trademarks as their own when it suited them. One prominent case was part of iOS6, when the clock face Apple "designed" was a direct copy of another Swiss icon - the Swiss Federal Railway clock. This design is indeed world famous. Created in 1944 by Hans Hilfiker it is used in train stations throughout Switzerland. More than that, Hilfiker's design has been honored by both the Museum of Modern Art in New York and the London Design Museum, becoming a symbol of Swiss punctuality. It's also licensed to Swiss watch manufacturer Mondaine. A court ruling, and \$21 million dollars later, Apple could use the clock face. *cnet.com; popsci.com*