

SearchLight

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

Fall/Winter 2015

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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.

The 1-2 Punch What the heck is Combined Insurance?

Chances are you have met one of the Trust's representatives at your institution. They're the ones standing at the table with a stress pig or maybe those pads and pens everybody uses.

Well, these folks are our Combined reps. They are our benefit specialists, there to help educate you in using your Trust benefits. They are also your connection to Combined Insurance, a speciality program that pays cash to you instead of the doctor. Here we present a brief overview of Combined's "Accident Champion" and "Sick Pay Plus" and how they are used.

WHAT IS COMBINED?

Good question. Combined Insurance is a supplemental policy that helps cover the "money gap" left from any other coverage you may have. Combined pays cash DIRECTLY TO YOU or to whomever you choose, and PAID IN ADDITION to benefits provided by any other insurance policy, workers compensation, or social security. This is money you can use however you see fit. Groceries. Car payment. Mortgage or rent. School. You get the picture. Health insurance may pay the doctor, but it does nothing towards your other bills.



age for less than \$4 a week. Pricing for the **Sick Pay Plus** coverage varies by age, and includes "good health" discounts that lower your monthly payment..

WHAT ABOUT GOLD SHIELD?

Combined works in **addition** to Gold Shield, and together that's a strong 1-2 punch. Gold Shield covers 67% of your base pay (up to \$6,000 monthly) and Combined pays cash to you per occurrence.

WHAT'S COVERED?

Combined Insurance through the Trust pays cash direct to you. On-the-job. Off-the-job. Any time. Any day. Coverage Kicks In: Day One.

HOW DOES IT WORK?

Combined has two kinds of coverage, **accident coverage** and an **injury/sickness income** program. Each is separate coverage, but both work in a similar fashion, both designed to pay you cash benefits to help when you are injured or sick.

IS COMBINED AFFORDABLE?

Coverage for **Accident Champion** comes in two levels, with level two having a higher benefit payout. Basically if you want to save a little money you can buy Level 1 coverage and lower your cost. This means you can have Accident cover-

FIND OUT MORE

You can download a Combined Insurance guide from our website detailing your premiums and benefit payouts, or mosey up to the table and talk to your friendly Combined rep when they stop by your institution.

You can contact Joe Gonsalvez (he's in charge of our Combined team) directly: btf8joe@gmail.com

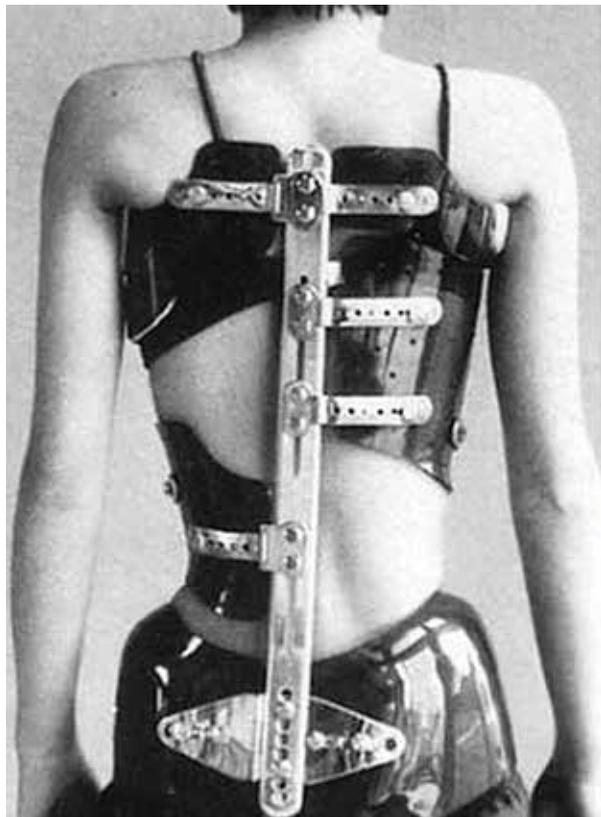
Print it all-better.

3D printing comes to medicine.

An unusual operation on a three-month-old boy was carried out by a medical team at the University of Michigan's C. S. Mott Children's Hospital. The baby was born with a rare condition where the tissue of his airway was so weak that it persistently collapsed. This blocked vital blood vessels, including

Likened it to "the hose of a vacuum cleaner" it would expand as the boy grew and then would dissolve harmlessly after about 3 years, allowing the baby's own tissue to grow over the implant. Three weeks after the splint was implanted, the baby was disconnected from the ventilator and sent home.

Made from finely ground nylon powder new brace looks like a formfitting lace tank top. Easily worn under the woman's clothing it is light weight, breathable, and customized to the wearer's body. It has been tested with twenty-two girls, and is on track for being widely available.



Want your broken bones to heal up to 40% faster? A 3-D printed medical cast may be the answer.

Known as the Osteoid, the jet-black cast uses an ultrasound system which makes bones heal more quickly.

It does not smell or itch like a traditional cast, it is filled with ventilation holes in a lattice pattern.

Combined with a low intensity pulsed ultrasound system, 20 minutes of daily use should speed the healing process by more than a third.

Studies have shown that the ultrasound waves promote bone healing by stimulating the production of proteins that increase the production of new bone and removal of old bone.



the aorta, made breathing very difficult, and triggered cardiac and pulmonary arrest. Placing the baby on a ventilator, the medical team brain-stormed how to repair or replace the area of weak tissue — a major and dangerous operation in so small a patient. They soon hit upon the right tool for this delicate, lifesaving task: a 3-D printer.

A highly detailed, three-dimensional virtual map was created from a CT scan of the baby's chest. From this model, a small tube, made of the same biocompatible material that goes into sutures was designed to fit snugly over the weakened section of airway and hold it open.

This sort of procedure is becoming more and more common among doctors and researchers. Surgeons are implanting 3-D-printed portions of human skulls, stents and prosthetics. The things we are choosing to print are becoming ever more personal and intimate. What we are increasingly printing is ourselves.

3D Systems, a company based in Rockhill, South Carolina, and researchers at Children's Hospital Oakland, have designed a new kind of spinal brace for young women with scoliosis. Current braces press against the body, must be worn during virtually every waking hour and most kids can't stand to have it on at all.

The Turkish industrial designer, Deniz Karasahin, has already been contacted by private and government-owned clinics in the US, looking to launch trials (the Osteoid cast is still at the concept stages right now).

Autism & Vaccines

The Long Debate

There has been ongoing controversy surrounding certain vaccines and their relationship to autism. Some parents have been concerned that vaccines, specifically the measles-mumps-rubella (MMR) vaccine and preservatives used in other childhood vaccines, play a role in children developing autism. There have been a lot of false claims in the news. But thorough studies have found no link between vaccines and autism. A lot of research has been and is being done to find out the cause of autism.

Because the exact cause of this sometimes devastating condition is not known, some parents will continue to have concerns despite the evidence. In these cases, parents should be aware of the risks of serious disease in children who are not vaccinated. In some areas, outbreaks of these dangerous diseases have occurred in people who have not been immunized.

Thimerosal in Vaccines

Some parents have questioned whether mercury-containing thimerosal (used as a preservative in vaccines) might cause autism. Today, with the exception of some influenza vaccines, childhood vaccines used in the United States contain no thimerosal or only trace amounts. (Influenza vaccine is available both with thimerosal as a preservative and preservative-free.) More importantly, studies have not found a link between thimerosal-containing vaccines and autism.

The U.S. Food and Drug Administration (FDA) keeps a list of all vaccines that are given to children and how much, if any, thimerosal the vaccines contain. [To view the list, go to \[www.fda.gov/BiologicsBloodVaccines/SafetyAvailability/VaccineSafety/UCM096228\]\(http://www.fda.gov/BiologicsBloodVaccines/SafetyAvailability/VaccineSafety/UCM096228\).](http://www.fda.gov/BiologicsBloodVaccines/SafetyAvailability/VaccineSafety/UCM096228)

Vaccine Combinations

Some parents also questioned whether the MMR vaccine—which combines 3 vaccines into 1 injection causes autism since symptoms of the disorder often become apparent about the time children start getting immunized.

In response to this concern, researchers in Europe, Canada, and the United States looked closely at this issue. Studies have

looked at the timing of the vaccine and the vaccine itself and have found no link between the vaccines and autism.

It's risky if you don't vaccinate your child. Immunizations are important for many reasons. Lots of research has already been done, and research continues to show that vaccines are safe.

WHAT IS THE LAW?

Starting July 1, 2016, all children enrolled in public or private schools or day cares must be vaccinated against whooping cough, measles and other diseases, regardless of parents' religious and other personal beliefs. Children with specific medical conditions, such as immune system deficiencies, may be exempt if they have a doctor's note

Children who opt out will have to be home-schooled or enroll in an independent study program off school grounds, according to San Francisco station KQED.

More Info:

Complete shot list: www.shotsforschool.org/laws/

Go to www.cdc.gov/ncbddd/autism/seed.html to follow a very large study about the risks for autism and other developmental disabilities.

Safety of Multiple Vaccines

Some people have voiced concern about immunizations when multiple vaccines for different diseases are given at the same time. These people fear that harmful side effects are more likely because the child's immune system is not able to combat all of the vaccine organisms at the same time.

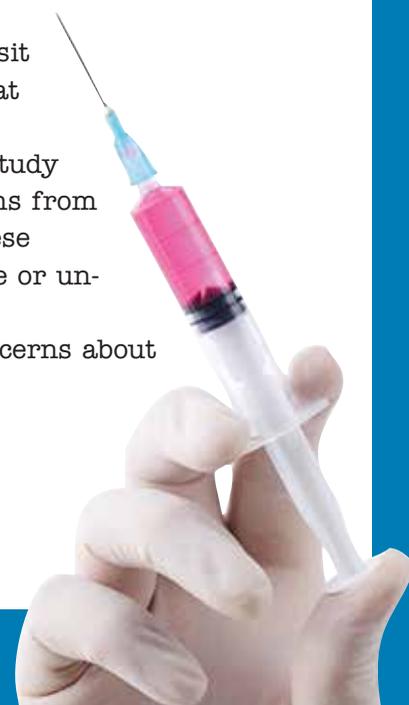
Getting more than one shot (injection) of vaccine at the same time may seem like a lot to handle. But babies have billions of immune system cells in their bodies. Beginning at birth, the immune system actively responds to hundreds of thousands of invading organisms.

After careful study, more and more vaccines are being combined into a single shot, such as the measles-mumps-rubella shot (MMR). Combining vaccines means fewer shots need to be given. In most cases, each vaccine provides the same protection that it would if it had been given alone.

The U.S. Advisory Committee on Immunization Practices and the American Academy of Pediatrics both recommend that in one doctor visit a child get all of the vaccines needed at his or her age.

The CDC and the FDA continue to study vaccines. Although the risk of problems from vaccines is already extremely low, these agencies watch for any reports of rare or unexpected reactions.

Talk to your doctor if you have concerns about the safety of immunizations.



WORLD OF THE WEIRD

It's a HOAX Edition

Found online. That makes it true.

Panda Says Woof

What does a panda bear have in common with a chow-chow dog? Nothing. Which is why police cracked down on a circus in Brescia, Italy.

According to the police, circus officials were charging children to have their pictures taken with two pandas. When they checked on the pandas, they found two dogs that had been dyed black and white.



Other than suffering from unusually watery eyes, (likely from exposure to constant flashbulbs) the dogs appeared to be in good health.

When challenged on the veracity of the pandas, the owner of the circus allegedly said that they were rare panda/dog hybrids. *news.yahoo.com*

The Great Rose Bowl Hoax

One of the most famous football games in the world: The Rose Bowl. Minnesota vs Washington. The year-1961. 100,000 spectators in the stadium. Millions more watched crowded in front of tv sets around the nation. Live coverage on NBC. The perfect setting for what has become known as one of the most elaborate and perfectly executed college prank of all time.

The half-time show was starting, featuring the Washington Huskies marching band and an elaborate flip-card routine.

REWIND: In the weeks leading up to the Rose Bowl, a little college known as CALTECH was feeling a bit snubbed, and left out of all the hype building up to the New Year's Bowl game, and decided to change all that. Fourteen students and \$30 worth of printing

was all it took to make pranking history.

Back at the stadium, more than 2,000 Huskies fans were ready to hold a series of cards above their heads on cues from the cheerleaders on the field. Everything started off smoothly, and the crowd marvelled at the colorful images forming, as if by magic, at the command of the cheerleaders. It wasn't until the 12th image that things began to go a little wrong. This image was supposed to depict a husky, Washington's mascot. But instead a creature appeared that had buck teeth and round ears. It looked almost like a beaver.

The next image was supposed to unfurl the word 'HUSKIES', but for some reason the word was reversed, so that it now read 'SEIKSUH'.



What happened next has lived on in popular memory long after the rest of the 1961 Rose Bowl has been forgotten. It was one of those classic moments when a prank comes together instantly, perfectly, and dramatically.

Towering above the field in bold, black letters and was broadcast to millions of viewers nationwide the word 'CALTECH' appeared, held aloft by hundreds of Washington students.

NBC's cameras were focused directly on the flip-card show. So were the eyes of the nation. Washington's band immediately stopped playing, and silence descended on the stadium. Even the television announcers were momentarily speechless. For a few seconds silent tension enveloped the entire stadium. Then the significance of what had just happened sank in, and then the Rose Bowl erupted in laughter.

REWIND: Posing as a curious reporter from a local Los Angeles high school, a

CALTECH spy interviewed Washington's head cheerleader and asked how the card system worked. The cheerleader happily shared all the details.

When the cheerleaders went out for a day at Disneyland, all 2,232 instruction sheets were replaced with the altered version.

To this day the Great Rose Bowl Hoax, as it was soon dubbed, remains one of the best known college pranks ever perpetrated. *latimes.com*

Puppy Cathouse

Joey Skaggs is a professional prankster. In 1976 he created a media sensation when he opened the brothel for dogs. Skaggs ran an ad in *The Village Voice*, advertising his good time doggy service. To his surprise, he began getting calls from people willing to spend \$50 to buy their pets a night with alluring companions, including Fifi, the French poodle.

When reporters showed up with questions, Skaggs reeled them in by staging a night at his "cathouse for dogs." TV stations issued breathless reports of the wanton acts of canine carnality. Amidst the out-cry the New York



Health Department raised concerns about Skaggs's licensing, and the ASPCA launched an investigation.

To this day, a television producer for WABC New York argues that the brothel was real, even though Skaggs admitted the whole thing was a put-on. Clearly, not everyone believed him, with claims that admitting the hoax was really the hoax, and it was a thin attempt to cover up his illicit puppy brothel. Of course, WABC has good reason to insist that Skaggs was running a genuine poodle prostitution ring: The station won an Emmy for its coverage of the story. *mentalfloss.com*

BUSTED

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

At Least He Said Sorry...

Ben Walker, 22, of Wallasey England, was a regular customer at his local convenience store who had been shopping there earlier in the day. That's why shopkeeper James Woodfinden was so surprised when Ben robbed him. He knew it was Ben because he wasn't wearing a mask.

Not only was Ben Walker unmasked, but he was drunk, high and came with a buddy. Pointing a screwdriver at shopkeeper Woodfinden he said "I'm sorry to do this to you mate - we're taking the place." In the ensuing scuffle he shouted "Don't fight me, just let us take it", and told his buddy to "knock him out". They fled with a bottle of vodka which was scared off by another customer.

When police arrived at his apartment, a drunken Walker answered the door holding the stolen bottle.

In court, Walker's lawyer said that his client has a history of self-harming, attention deficit hyperactivity disorder and autism and has been seeing a psychiatrist since the age of six. He told police "that's not like me" and apologized to the shopkeeper.

Walker was sentenced to three years and 10 months in prison. *mirror.co.uk*



Vodka + Screwdriver

Colorado Man Delivers Best Line Ever Uttered By A Drug Suspect



"Of course I have cocaine up my nose. It's Aspen!"

Eliphalet Miller Ford IV, (now that's a name) was charged with narcotics possession and resisting arrest. *thesmokinggun.com*

What's Not to "Like"?

There's dumb criminals, dumb selfies, and then there's this guy.

Ohio police say their search for a bank robber was made easier when the suspect posted this photo on Facebook:



Released from prison on July 19 after serving time for a previous bank robbery, he was arrested less than 30 days later - along with girlfriend Ashley Duboe.

Police say the couple started posting photos of the cash on Facebook four days after the robbery. The girlfriend, Duboe allegedly served as the getaway driver and also applied makeup to cover up tattoos on her boyfriend's face, which read "Loyalty's Thin" and "Betrayal's Thick,"

Rarely do you see this type of behavior from someone with so many tattoos on their neck and face. Go figure ... thesmokinggun.com

Caught Messin'

Chief of the Alamo Rangers, Mark Adkins said "In Texas we take our history seriously and consider the Alamo to be sacred ground. Desecration of any part of these hallowed grounds, especially the walls of the Alamo Chapel, will not be tolerated."

Julio Perez knows all too well now. He's being accused of damaging it to the tune of \$250,000 when he tried to carve his name with a car key into a 250-year-old wall. (Note: What a jack-hole.)

The Alamo is hallowed ground. Even other inmates must hate this guy. *newser.com*

Sign -In Please

A Florida couple visited the ICFA Art Gallery in Palm Beach, Florida, where they lifted the owner's gold bracelet and silver onyx ring, worth about \$6,000 when the items were left unattended.

Catching the culprits was not too difficult, as the gallery guest-book had been signed. The entry "wedidnttakeit@gmail" followed by the name Meg and her actual phone number.

24-year-old Megan O'Hara and her partner were arrested on grand theft. *newser.com*



I'll Get the Door

A would-be robber at a bar in Chicago's trendy Wicker Park neighborhood couldn't quite figure it out. Faced with a seemingly insurmountable problem - the door.

Surveillance video from the bar shows a man twisting and prying a lock at The Shambles and dislodging a safety guard Doorstop. He pulled. And pulled. And pried with all of his might for **seven straight minutes**. Nonetheless, he failed to get in. Even though the door was actually unlocked, no amount of pulling seemed to help.

Turns out the door just needed a push. In a scene seemingly straight from an episode of The Three Stooges, a sticker on the outside of the door clearly reads "push."

Take note, kids: Reading is fundamental. Don't grow up to be a Stoooge. dnainfo.com

Edgar Allen Poe's book comes to life

Called "The Narrative of Arthur Gordon Pym", Poe wrote this story about four shipwreck survivors who were adrift on a raft for several days before deciding to eat the cabin boy whose name was Richard Parker. Not long after, in 1884, a ship called the Mignonette ended up sinking and leaving only four survivors. They decided to eat the cabin boy and of course, his name was Richard Parker. *list25.com*

New Web Site on the Way

Greetings - I'm Steven, the design guy here at the Trust, and I wanted to give you all a quick FYI that early next year the Trust's website will look a bit different than you are accustomed to seeing.

More and more people are browsing on their cell phones and tablets, and Google has stated as of April mobile-friendliness will be a key feature in ranking websites.

So look for our new site to look great on desktop, tablet and phones, with improved navigation and a redesigned page layout that puts information for Active, Supervisor and Retired members all in one place.

And of course, once the site goes live I welcome your Feedback. Use the link on the contact page for the webmaster to send me your suggestions.

We really want to make sure "We've Got You Covered" on the web too!



'Uncrackable' passwords for \$2

An 11-year-old girl has opened her own small business website offering customers strong and secure passwords for \$2 each. Mira Modi, a sixth grader living in New York City, takes orders for the passwords on her website dicewarepasswords.com

Simply request one of her passwords via her website, and she comes up with a phrase which she claims will be virtually impossible to break.

Like most young entrepreneurs, Mira recognized a need in the market. Using the Diceware system, Mira manually rolls five standard dice six times and writes down each number. She then matches the numbers to a list of English words in the Diceware dictionary to create a completely random pairing of words that is still relatively easy to remember.

'I started this business because my mom was too lazy to roll dice so many times, so she paid me to roll dice and make passwords for her,' she explains on her website. 'Then I realized that other people wanted them, too.'

'I think [good passwords are] important. Now we have such good computers, people can hack into anything so much more quickly.'

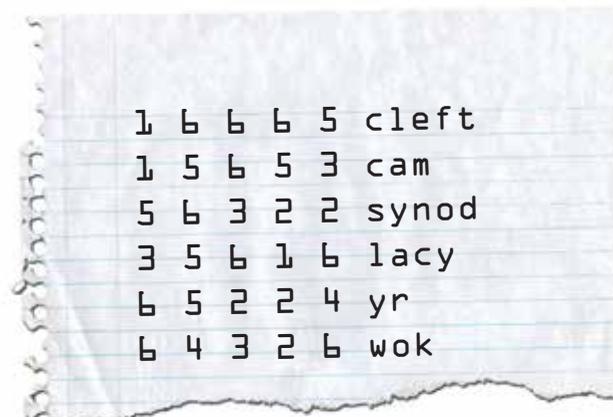
WHAT IS DICEWARE?

The Diceware Word List is basically a big huge list of random words. Each word in the list is preceded by a five digit number, all of which are between one and six, allowing you to use the outcomes of five dice rolls to select a word from the list.

Now roll the dice and write down the results on a slip of paper. You can roll one die five times or roll five dice once, or any combination in between. If you do roll several dice at a time, read the dice from left to right.

Look up each five digit number in the Diceware list and find the word next to it. When you are done, the words that you have found are your new passphrase.

She also notes that the passwords are sent by US Postal Service (snail mail) and the package cannot be opened by the government without a search warrant. *arstechnica.com*



Don't duck around.

Two New Plans: Accident Champion & Sick Pay Plus.
Combined Insurance through the Trust pays cash direct to you.
On-the-job. Off-the-job. Any time. Any day. No activity excluded.
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Add Combined Insurance in addition to Gold Shield for a strong 1-2 punch.
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Healthier in 9 Days

Lower cholesterol and still eat pizza (kinda)

Forget counting calories, just cut out sugar: Those who ditched it saw their blood pressure and cholesterol fall in **NINE DAYS**

Study asked children to replace sugar with bagels, potato chips and cereals. They **did not** cut calories and were still allowed pizza and hot dogs

In just nine days, reducing sugar - without cutting calories or losing weight - was able to significantly lower blood pressure and cholesterol, as well as improving liver function.

Scientists behind the study said it showed that sugar was 'metabolically harmful not because of its calories' - but because it is sugar.

The study looked at the effect of restricting sugar on metabolic syndrome, which include high blood pressure, high blood glucose levels, excess body fat around the waist and abnormal cholesterol levels, which increases the risk of heart disease, stroke and Type 2 diabetes.

The study, conducted by the University of California San Francisco Benioff Children's Hospital, involved 43 children aged 9-18 who were all obese and had at

least one other chronic disorder, such as high blood pressure.

Sugar was metabolically harmful not because of its calories - but because it is sugar.

The children followed a meal plan that included all sorts of snacks and drinks, but restricted sugar intake. Naturally sweet items, such as fruit were allowed, but added sugar items were reduced.

Overall the diet had the same fat, protein, carbohydrate, and calorie levels as their previous diets at home, with the carbohydrate from sugar replaced by foods such as bagels, cereals and pasta.

Total dietary sugar in the meal plan was reduced from 28% to 10%, and fructose from 12% to 4% of total calories.

Children in the study showed a significant drop in blood pressure and cholesterol, and improved liver function

Lead author, Dr Robert Lustig, of the University of California San Francisco, said: 'Sugar is metabolically harmful not because of its calories... rather sugar is metabolically harmful because it's sugar.'

Sugar calories are the worst, because they turn to fat in the liver, driving insulin resistance, and driving risk for diabetes, heart, and liver disease

'When we took the sugar out, the kids started responding to their fullness cues.

'They told us it felt like so much more food, even though they were consuming the same number of calories as before, just with significantly less sugar.

'Some said we were overwhelming them with food.'

Dr Lustig added: 'This study demonstrates that a calorie is not a calorie.

'Where those calories come from determines where in the body they go.

dailymail.co.uk

Move Over Prius. Meet Great-Grandad's Electric Car.

In the automotive world, gasoline was not always king and electric vehicles weren't always just for saving the planet.

Electric cars were breaking world speed records at the turn of the 20th Century. In terms of performance and popularity, gas ran a distant third to both steam and electricity. Gasoline-powered cars were so dangerous that even starting one could result in a broken arm, as well as being smelly and slow. Plus you needed to be an auto mechanic just to have an even chance of getting home.

In contrast, 1905 electric cars were a mature technology. They were attractive to middle class women because they were clean, silent, comfortable, and didn't require much physical strength to start or operate. No wonder that **in 1900 there were 30,000 electric vehicles** running about.



In 1899 Standard Oil executives, Toronto businessmen, the co-founder of Edison-General Electric, and the man responsible for Belmont Park racetrack teamed up to form the Woods Motor Vehicle Company, where they turned out 500 cars a year. And they did it for almost 20 years until gasoline engines finally won out.

Named the "Queen Victoria Brougham" it's a beautifully restored, 110 years old classic two-seater luxury car - complete with all-leather interior, glass flower vase and discrete controls. It even has a removable cab for open-air Touring. Flat-out the "Queen" will hit a

fairly impressive 30 mph.

Originally priced at \$3,000 it recently auctioned for \$95,000, and is the only known surviving example of the model. *gizmag.com*

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Not Photoshop
This is actually a photo from the worlds largest salt flat, Salar de Uyuniil, Bolivia. At over 4,000 square miles, it is so flat that rain can't drain, creating the world's largest mirror. wikipedia.org



Searchlight

HIDDEN BITS