

# SearchLight

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

Fall 2017

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## CCPOA Benefit Trust Fund

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

## Legal Plan Upgrade. No Charge.

### ATTENTION ALL ACTIVE MEMBERS: YOUR CCPOA FAMILY LEGAL PLAN JUST GOT A WHOLE LOT BETTER.

“What legal plan?” you say. “I didn’t sign up for anything. I’m not paying for that!” Well, good news. Just by being an active CCPOA member, the plan is already yours and there is no monthly out-of-pocket to you. It is our Family Legal Plan, you get it from the Trust and it is managed by U.S. Legal Services.

### START WITH THE BASICS

If you are not yet familiar with the plan then here are the basics:

- The plan is a pre-paid legal plan. This means that on the majority of services you pay little or no fees.
- The plan includes a number of common everyday legal services that people can really use, such as Document Preparation and Review, Power of Attorney and even Traffic Violations.
- There is no out-of-pocket membership fees for all Active members. Retired CCPOA members can join for only \$13.99/month.

### THE UPGRADES

In an effort to serve our members better the Trust has negotiated some benefits that relate especially to our members.

Last year, we added coverage for Concealed Carry / Use of Deadly Force. This includes up to 25 Hours of legal representation, including: a Skelly Hearing and representation with the California State Personnel Board (SPB).

This latest round of enhancements and upgrades features four great additions:

**Domestic Violence Defense:** This service covers representation for Covered Persons in defense of domestic violence charges. Representation includes court hearings, injunction hearings, restraining orders, and disposition where the Covered Person is the defendant.



**U.S. LEGAL  
SERVICES**

EST. 1974

### Document Preparation

**and Review:** This service covers the preparation of personal legal documents including:

- Prenuptial Agreement
- Quit Claim Deed
- Bill of Sale
- Personal Affidavit
- Promissory Note
- Personal Contract
- Lessee Agreement

### Coverage for first offense DUI/DWI.

**Revocable Living Trust:** Policy Attorneys will provide legal representation for preparation of a Revocable Living Trust document including:

- A/B revocable trust,
- (2) Durable Powers of Attorney for Financial Management,
- (2) Advanced Care Directives,
- (2) Pour-Over Wills, Bill of Sale and
- (2) Transfer Deeds.
- Covered in full (verses at a discounted rate of \$495)

If you have questions, visit us online and download the complete Legal brochure.

# Re-Turning a Blind Eye

**“Blindness is a private matter between a person and the eyes with which he or she was born.” - José Saramago**

The unbroken black of a dead TV screen is how many people with normal vision imagine blindness, but about 90 percent of people who are designated as legally blind have some degree of remaining sight.

Developed by a research team in the United Kingdom at a University of Oxford lab, SmartSpecs, use 3D cameras originally developed for the Xbox to capture real time images. A built in computer amps up the contrast, and are projected in front of the viewers eyes. Dark things go black, while bright things become white. To reduce visual clutter, far away objects are simply erased.

The high contrast allows many visually impaired users to see things they normally couldn't. Doorways are enhanced. Furniture that might not stand out becomes bright white. Even a blurry face turns into crisp black and white cartoon.

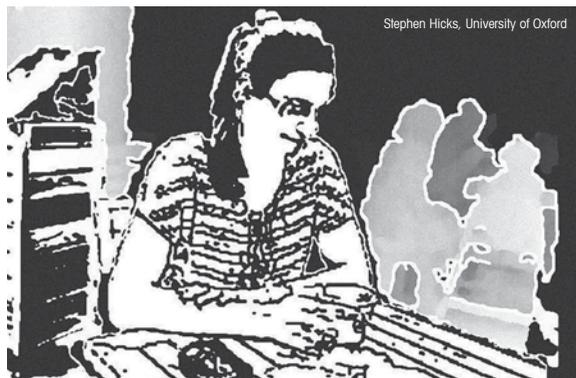
The Oxford neuroscientist leading the project, Stephen Hicks, commented “All you need to do is get a few bits and pieces of an image and your brain fills it in,—you just need a bit of shadow here and there, like walking around your house by moonlight.”

Using about 100 testers, the team has been testing prototypes for about four years. No bulky computers are involved. SmartSpecs hopes to become the first to make a high-tech, vision-enhancing device, that is completely portable.

So far, only about a third of the users find the glasses help to some degree, but the experience can be life-changing for those who do benefit.

One of the early testers of SmartSpecs, Hannah Thompson, is a legally blind British academic. On her blog, she describes how SmartSpecs allowed her to shop for food in a busy market.

“The first thing that struck me as I looked at the cheeses on display was



*A cafeteria scene as seen by someone with SmartSpecs.  
(Stephen Hicks, University of Oxford)*



that I could, for the first time ever, distinguish their different shapes and sizes,” she writes.

Navigating low-light situations, or in dappled sunlight—where light and shadow can make it very tough to discern edges of objects, are just two more instances of where the glasses could help.

Britain's Royal National Institute of Blind People is working in conjunction with the Oxford team. The team won the 2014 Google Impact Challenge, (a contest for innovative solutions to the issues faced by people with disabilities), where they were awarded close to three-quarters of a million dollars.

“Our real focus is on a pair of glasses that approach something people wouldn't feel too self-conscious to wear,” says Hicks. Many competing devices are much larger and require carrying a bag containing the processor.

Since eye contact is such a big part of human interaction, part of making glasses look less off-putting is designing them so the user's eyes are visible. SmartSpecs have tinted, sunglasses-like lenses that leave the user's eyes visible, while the cameras are mounted above. That way users don't have such a robot-like look about them.

The next step will be equipping the glasses with Siri type-software, which can automatically recognize different types of objects. This would allow users to say “glasses, find me a chair,” and the glasses would identify chair-like objects in the vicinity.

“We're trying to make something that actually is a desirable thing for people to be able to wear,” Hicks says. “You can make the best thing in the world, but if it makes no sense to wear, it's not very useful.”

## WHAT IS HEALTHY AGING?

Getting older is a natural part of life. How you will feel as you get older depends on many things, including what health problems run in your family and the choices you make. If you take good care of your body and learn positive ways to deal with stress now, you can slow down or even prevent problems that often come with getting older.

It's never too early or too late to change bad habits and start good ones. No matter when you start, a healthy lifestyle can make a difference in how you feel and what you can do.

## WHAT DETERMINES HOW HEALTHY YOU WILL BE AS YOU GET OLDER?

The changes you'll go through as you get older depend on a number of things. One is your family history (genetics). If your family members have diseases or ongoing (chronic) health problems like high blood pressure or diabetes, then you may have a greater chance of having those problems yourself. But just because your risk is higher, it doesn't mean you will definitely have the same problems. In fact, the lifestyle choices you make can help reduce your chances of getting illnesses that run in your family. And even if you do get a family illness, choosing to be physically active, to eat healthy foods, and to learn how to deal with stress can keep the illness from destroying your ability to enjoy your golden years.

## WHAT KINDS OF CHANGES SHOULD YOU EXPECT AS YOU AGE?

Changes as you get older are usually gradual. Certain physical changes are common. Your metabolism (how fast your body can burn calories) slows over time, which means that your body needs less food energy than before. How much and how well you sleep will likely change. Most people start needing reading glasses around age 40, and many have some hearing loss later in life. Starting in your 50s, bone aging increases. Also starting around age 50, you may notice changes in sexual function - it's normal to have a slower sexual response.

Most vital organs gradually become less efficient with age. The kidneys are less able to keep enough water in your body. And the heart can start to show signs of wear and tear. So as you get older, it's important to be physically active, drink plenty of water, and choose healthy foods. Doing these things will help your body work well for a longer period of time.

## WHAT DO YOU NEED TO DO TO FEEL YOUR BEST AS YOU AGE?

One of the most important things you can do for your health at any age is to be physically active. Physical activity keeps your body strong, and it helps with how you feel. People who stay active are less likely to get depressed. Physical activity can be anything from walking to gardening to working out at the gym. The important thing is to be active almost every day. No matter what your age or condition, there is a type of physical activity that's right for you. Always ask your doctor whether it is safe for you to start a physical activity program.

**Advance Directives**—such as a living will and a medical power of attorney—can ensure that you will get the care you want if you become physically or mentally unable to make your own medical decisions.

A **Living Will** states your wishes about your medical care. A **Medical Power of Attorney** gives a person you choose (your health care agent) the authority to make medical decisions for you if you become unable to make these decisions for yourself.

In addition to putting your advance directives in writing, also be sure to clearly communicate your choices to all family members who might be involved in your health care in the future.

*\*Editor's Note: Advanced Directives are included as part of the CCOA Legal Plan.*

Your mental and emotional health are also important. Protect or improve your emotional health by staying in touch with friends, family, and the community. People who feel connected to others are more likely to thrive than those who do not. And try to keep stress at a minimum. In addition to getting regular physical activity, you can take charge of how stress affects you by taking 20 minutes a day to just relax.

To protect or improve your memory and mental sharpness, keep your brain active and challenged. Learn or do something new and different. For example, attend an educational workshop or learn a new card game. Depression can be a serious problem for older adults. If you think you may be depressed, seek help antidepressant medicine and counseling can help treat depression.

### Haunted SoleDEAD

Just a few miles south of SVSP lies Los Cocheros Adobe, and by many accounts might just be one of the most terrifying places in California.

From 1854 until 1868, the Adobe became a popular inn and stagecoach stop for passengers of the Bixby Overland Stage, running between San Francisco and Los Angeles. Los Cocheros was also the site of a brothel and a mine. However, one day a horrific accident caused over 30 mine workers to be trapped in a collapse. All of them lost their lives.

Screams of trapped miners emanating from an old well on the property have been heard by locals and visitors alike. Numerous reports of a male phantom and a lady in black walking around the grounds have been reported for years. Some even claim to have seen the ghost of a man hanging from a tree just on the boundary of the property!

The buildings themselves are said to be so terrifying that local gangs apparently use them as an initiation ritual – locking potential members in the building overnight. If they last the night then they are in! Local tales claim that anyone who goes to sleep inside the Adobe will wake up outside—with no memory of how they got there! *hauntedrooms.com*



### The Dead Bride

La Pascualita is a bridal mannequin that has “lived” in a store window in Chihuahua, Mexico for the past 75 years. First installed in the window of La Popular on March 25th, 1930 and dressed in a spring-seasonal bridal gown, questions were asked almost as soon as she first appeared.

There was just something too life-like about her. From the realistic curve of her ears and hollows of her nostrils, to the small wrinkles and folds of skin on her fingers and thumbs, to the mesmerizing presence of fingerprints.

People soon realized that the mannequin closely resembled Pascuala Esparza, the shop’s owner. Tragically her daughter had died recently after being bitten by a Black Widow spider. On her wedding day. It didn’t take long for the town to conclude that the dummy was in fact the perfectly preserved corpse of Pascuala’s daughter. Her denials fell on deaf ears.

To this day, the dummy’s outfits are changed twice a week behind closed curtains. Sonia Burciaga, a shop worker says, “Every time I go near Pascualita my hands break out in a sweat. Her hands are very realistic and she even has varicose veins on her legs. I believe she’s a real person.” *listzomania.com; lifedeathprizes.com*



### Slither Home

Idaho. Idyllic. Family friendly. Home of the house from hell. Ben and Amber Sessions, found out that what they thought was their dream home was actually what the locals had come to refer to as... “THE SNAKE HOUSE”

Soon after moving in, Ben was finding more than 40 snakes in his yard in a single day, carrying them off his property in buckets. Not long after that, the Sessions’ spent a sleepless night listening to a disturbing noise... coming from within their walls.

When Ben removed a panel of siding, dozens of snakes came bursting out. An examination of their crawlspace the next morning revealed the enormity of the situation: Their new dream home was sitting atop an enormous snake hibernaculum. Which is the scientific term for “Holy C\*\*p!”.

But there’s more... What was that curious “onion-like” taste in their tap water? Why it was the musk that snakes release when frightened. A herpetologist (reptile scientist) informed them that snakes also defecate when emitting their musk, and that snake feces is a good way to get tape worms and catch salmonella. Which means the family had been using snake toilet water to drink, shower and bathe. And Amber was pregnant with their third child.

Then, the real life Horror-Movie-Moment arrived.

Amber was watching TV one day when she saw a brief local story about another family that had fled their home due to a snake infestation. “We’re not alone!” she thought. That’s when she noticed the house on TV was in the same town as hers. Then she noticed it was the same house as hers.

She was watching a TV program about her home’s previous owners having fled her current house in terror! She the previous owners, who told her they had just abandoned the home, thinking there was no way the real estate company would actually have the balls to try to re-sell that “Satan’s lair” of a home.

In the end, it turned out the only way to “exercise” their home would have been to raise the entire house off its current foundation and lay down new concrete - a job that would cost a minimum of \$100,000. So the Sessions’ ended up filing for bankruptcy and abandoning the place.

The most wicked twist of all... the “For Sale” sign went back up again. *cracked.com*

## Never Bet on a Pair of Chris's

Christopher Bowyer and Christopher Myatt of Cheadle, Stockport England had a great idea. Go to the local BP station, fill an ATM full of gas, blow it up, and take the cash. So they did.

The explosion sent over \$33,000 into the air. The pair scooped up the bills, jumped in the car and took off in their getaway car. Too bad the pair left about \$3,000 scattered around the area and a trail of cash in the direction they had made off.

Too bad they also had plenty of witnesses to ID the car, and too bad police have a helicopter. And too bad you're not better at climbing.

In quite the ironic twist, police needed to rescue one of the crooks who was found hiding in the bridgework of a highway overpass. Seems Myatt was unable to budge from his perched position, fearing he was 'going to fall' to the motorway below.

When it came time to appear in court Bowyer's lawyer argued that his client had good references from his employer who said he had a 'good work ethic'.

Bowyer was sentenced for eight years, and Myatt for seven and a half. *mirror.co.uk*

## The Walking Brain-Dead

\$1,500 a week isn't bad pay. But if you are Neil Simons of Cardiff Wales, you know that becoming an armed robber is where your future's at.

First, buy yourself a disguise. A halloween zombie mask will do. Three days later, walk into the gas station around the corner from your home wearing the mask, wield an axe and demand cash.

Unfortunately for Simons, basking in his glory of a \$60 haul didn't last long. Seems he had overlooked one crucial factor. Simons had bought the mask from the same gas station shortly before, and hadn't been in disguise at the time.

Better still, he was also the only person to have ever bought it.

It didn't take long for police to find him on the security tape.

Simons got five years. *walesonline.co.uk*

## 10 Seconds to Jail

It was terrifying moment—a gang of armed robbers stormed a jewelry store and swiped \$26,000 worth of gold. And while it took the gang only 10 seconds, it didn't take the police much longer to catch up with the thieves.



Three men in masks raided G Naran Jewellers in Leicester, England, wielding axes and threatening terrified staff members. The store's security cameras captured them smashing

glass cabinets with their weapons and grabbing handfuls of bracelets and rings.

The crooks then jumped into their stolen getaway car outside.

And while it left the employees rattled, the thieves were good enough to leave a trail that was hard to miss, including their address.

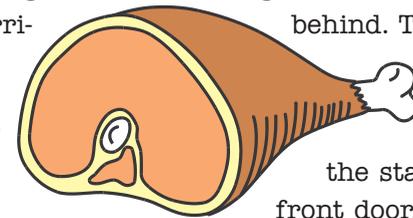
As well as leaving two axes at the scene (which were easily traced to the store where they bought them, thanks to the price tags still on the weapons) the three also left hats and masks with plenty of DNA as well as *their home address* plugged into the cars' GPS.

The trio was sentenced for a total of 21 years. *mirror.co.uk*

## We Got the Meats

Domingo Infante, 34, arrived at his tapas bar located near Cadiz, Spain to find the door forced open and the cash till gone, along with a TV and the cured meat that had been hanging above the bar.

After stealing seven legs of Iberico ham the dopey thief left a trail straight to his front door by dragging the ham along the ground and leaving a trail of fat



behind. There were traces of fat everywhere, on the pavement outside the property, the stairs and even the front door. *mirror.co.uk*

## No Butts About It

Darren Machon, 39, from Bridgend, Wales, was sentenced to 34 months for the burglary of a house in Park Street, Bridgend, in February. He may have gotten away with it—except he had two incidents on the same day.

It started when officers tried to stop a car that was driving erratically, bumping into walls and narrowly missing officers—who had to dive for safety out of the way. Machon was recognized as the passenger. (He was already on the wanted list—for failing to report to prison!) Once again he was taken into custody.

Earlier that same day, Machon had been surprised when a woman caught him red-hand as he was bent over, rummaging through her downstairs cupboards. While bent over, she noticed his quite distinctive style of underwear.

As he was getting changed in his cell an officer noticed them too. (*Burgers and fries will never be the same...*)

He was sentenced to 34 months in prison and was also disqualified from driving for 41 months. *walesonline.co.uk*



# What's Up with the 4-1-9?

Named after the Nigerian Penal Code for fraud, you are about to meet the biggest name in 419 scams.

We have all seen the email, a Nigerian prince who needs a hand, and a willing bank account, to transfer millions of dollars to. And you get 30% just for helping out.

While it seems dubious that anyone would still fall for this today, back in 1995 this style of scam grabbed over \$200 million in a single con.

Meet Mr. Emmanuel Nwude, who according to his Wikipedia page, is a former director of Union Bank PLC (one of the largest commercial banks in Nigeria) and one of the most notable "advanced fee" fraud artists to ever come out of the country. Between 1995 and 1998 he successfully conned someone who you think would have been a bit more skeptical— Nelson Sakaguchi, a Director from *Banco Noroeste*, one of the five largest banks in Brasil. It became the third biggest fraud/ crime in banking history.



## THE SCAM

As a banker and former director of Union Bank of Nigeria, his position made him privy to some links, information and documents. Hence, Emmanuel Nwude impersonated Paul Ogwuma, then Governor of the Central Bank of Nigeria (CBN) and persuaded Sakaguchi to invest in a new airport in FCT, Abuja, in exchange for a \$10 million commission.

The attractive commission was enough for Sakaguchi to agree to pay \$191 million in cash and the remainder in the form of outstanding interest.

It wasn't until 1997, when *Banco Noroeste* was in negotiations to merge with another bank, *Spanish Banco Santander*, that the fraud came to light.

In a joint board meeting, officials from Santander inquired about why two-fifths of *Noroeste's* total value and half of their capital, was sitting unmonitored in the Cayman Islands.

## THE AFTERMATH

In 2004 Nwude and his cohorts were all arrested and charged in the Abuja High Court with 86 counts of "fraudulently seeking advance fees" and 15 counts of bribery related to the case. Only a year later he tried using his considerable wealth and influence to bribe the head of the Economic and Financial Crimes Commission, with \$75,000 cash. He was also charged in the attempted kidnapping of a prosecution witness.

He was convicted by the courts after a prolonged legal battle (after all, with that kind of money a man can hire the best lawyers and try to twist the legal process) which even involved the court being evacuated for a bomb scare, and sentenced to 25 years.

The story does not end there... In May of 2015 it seems his lawyer successfully argued that the sentence given to him was "unknown to law" and not contained in Act establishing the offence. He also argued that Nwude was made to forfeit some assets that he acquired before the offence was committed.

He was released from prison after serving only about one year, and was able to reclaim at least \$52 million in assets.

You might think that after having such a stroke of luck, Nwude would just lay low and spend his ill-gotten gains in peace, but no.

On August 19, 2016, the town of Ukpo was attacked by over 200 people in a land dispute. Four policemen were shot, and a security guard was killed. Nwude was a ringleader, and was arrested on 27 charges including murder, attempted murder, and terrorist attacks. *Wikipedia.com; nairabrain.com*

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# Piggyback. Keep your Change.

## What is Piggyback?

Piggyback is a supplemental program provided by the CCPOA Benefit Trust Fund that helps to offset the out-of-pocket expenses incurred from the usage of your Dental, Vision and Hearing Aid programs.

### WHO'S ELIGIBLE FOR PIGGYBACK?

- All actively employed dues-paying CCPOA members and their dependents.
- All dues-paying members of CCPOA Retired Chapter and their dependents.
- Employees of the CCPOA or the CCPOA Benefit Trust Fund as well as their dependents.

### Here is an example of how Piggyback works

This is only an example of coverage. Example based on CCPOA Primary Dental benefits and assumes you use a Primary Dental provider and have met your \$50.00 deductible.

#### Gold Crown (procedure 2790):

Dentist Charges. . . . . \$848.00

#### Coverage with Piggyback:

Primary Dental pays 80% of allowable (\$848) . . . . . \$678.40  
Piggyback pays 20% . . . . . \$169.60

Total Payout . . . . . \$848.00

**Out-of-Pocket . . . . . \$0.00**

#### Coverage without Piggyback:

Primary Dental pays 80% of allowable (\$800) . . . . . \$678.40

**Out-of-Pocket . . . . . \$169.60**

*Dentist charges this*

*You pay this*

### HOW DOES IT WORK?

Piggyback kicks in where your regular policy leaves off. It can pay up to \$2,000 a year towards your family's out-of-pocket dental costs. It also helps with vision care deductibles and eye-glass frames. It kicks in toward orthodontics too!

### DID YOU HEAR THAT?

Need a hearing aid? Piggyback helps with 50% reimbursement of the exam and 50% of the hearing aid - up to \$500 every 36 months!

### GET THE DETAILS.

Call the Trust and talk to our Member Services, or go online and get the full policy and details from our website.

### SIGN UP TODAY.

Active or Retired, the application is just a click away. Visit our website: [ccpoabtf.org](http://ccpoabtf.org). Click on the the Forms link and grab an application, or download the brochure. Get started now. The pig's got your back.

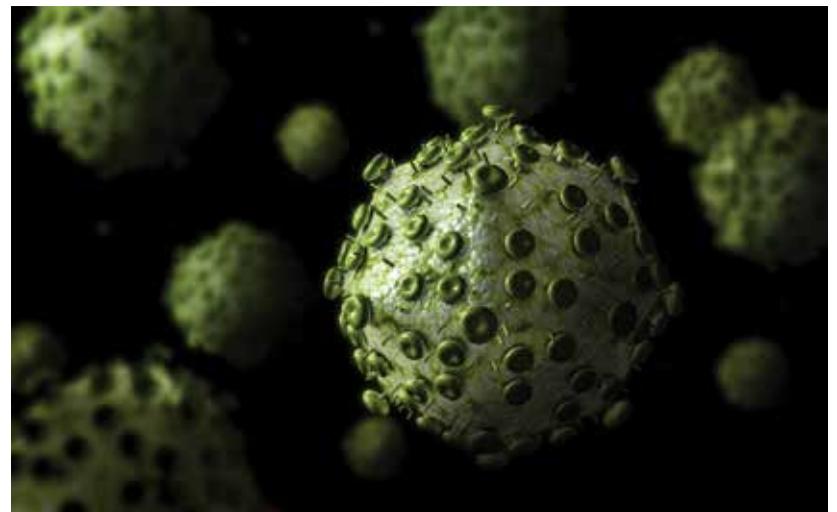
# DEATH TO HIV

## New antibody attacks 99% of HIV strains

Our bodies struggle to fight HIV because of the virus' incredible ability to mutate and change its appearance, but science has finally gotten closer to a magic bullet.

In a collaboration between the US National Institutes of Health and the pharmaceutical company Sanofi, researchers have engineered an antibody that attacks 99% of HIV strains and can prevent infection in primates.

Because of the HIV virus' incredible ability to mutate and change, our bodies struggle to fight it. This means a single patient can have many variations-or strains- of HIV at the same time. So the immune system finds itself in a fight against an insurmountable number of strains of HIV. Interestingly, the flu virus tends to do the same thing.



Huffington Post/Stocktrek Images via Getty Images

### SUPER-ANTIBODIES

After years of infection, a small number of patients naturally develop "broadly neutralising antibodies." These powerful weapons attack something fundamental to HIV and can kill large swathes of HIV strains.

Researchers have combined three such antibodies into an even more powerful "tri-specific antibody."

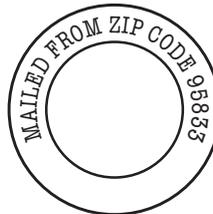
The best naturally occurring antibodies will target 90% of HIV strains, "We're getting 99% coverage, and getting coverage at very low concentrations of the antibody," said Dr Gary Nabel, the chief scientific officer at Sanofi.

Scientists at Harvard Medical School, The Scripps Research Institute, and the Massachusetts Institute of Technology all participated in experiments using 24 Monkeys. None of those given the tri-specific antibody developed an infection when they were later injected with the virus.

Human trials will start in 2018. [www.bbc.com](http://www.bbc.com)

## CCPOA Benefit Trust Fund

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## We've Got You Covered.

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# A JOB FOR THE BRAVE

Looking for a terrifyingly good job opportunity? If you're a childcare professional then this nanny-gig might be just the job for you.

A family of four living in Scottish Borders is seeking a live-in nanny whose duties would include "preparing breakfast, getting the children ready for school, dropping off and picking up from school." The job would pay about \$64,000 a year and includes 28 vacation days.

The downside? They live in a haunted house.

*Childcare.co.uk has the job posting:*

"We have lived in our home for nearly 10 years. We were told it was 'haunted' when we bought it, but kept our



James Stinger 'Abbotsford,' remixed, flickr

minds open and decided to buy the house regardless. 5 nannies have left the role in the last year, each citing supernatural incidents as the reason, including strange noises, broken glass and furniture moving. This has obviously been a period of great upheaval for our children." The family said in the job posting that they haven't personally experienced any supernatural occurrences but wanted to be as "up-front as possible to find the right person."

At least whoever gets the job can't say they haven't been warned. Somehow, despite this terrifying description, over 2,000 people have applied. Perhaps the high salary and generous vacation days has lured these brave souls in. And if the house is truly haunted, then a bone-chilling horror movie deal may be in their future. *abc13.com*