



The Deputy

THE OFFICIAL PUBLICATION OF THE SACRAMENTO COUNTY DEPUTY SHERIFF'S ASSOCIATION

SUMMER/FALL 2019 ISSUE



FEATURED ARTICLES



PTSD/Cumulative Stress:
Know the Signs, Know Your
Resources



Memorial Week 2019:
Honoring Deputy Mark
Stasyuk



Use of Force Legislation

Getting behind the wheel of your dream car just got a lot easier!



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Erik Estrada

OUR MISSION



The mission of the Sacramento County Deputy Sheriffs' Association is to provide representation for our members, as necessary, in matters relating to employment, working conditions and benefits. We secure compensation for our members for the performance of their professional duties, and we work to improve conditions of employment through collective efforts in all areas of labor representation, including collective bargaining, legislative, and political activity.

We encourage activities tending to improve the morale and general welfare of our members, and foster relationships that encourage economic, professional, and social advancement.

ATTENTION MEMBERS: WHEN TO CONTACT

**Contact the
SCDSA
if you**

- Are involved in a shooting or other critical incident
- Or another officer has been injured
- Are involved in an in-custody death
- Are the **subject/witness** of an investigation
- Are being questioned and it may result in adverse action

The SCDSA representatives are available 24/7 for assistance

SACRAMENTO COUNTY DEPUTY SHERIFFS' ASSOCIATION

640 Bercut Drive, Sacramento, CA 95811



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KEEP IN TOUCH WITH THE SCDSA!

Make sure you are signed up for the Member's Only section of our website, www.scdsa.org.

Want to get social with us? Make sure to follow us on **Facebook**, **Twitter**, and **Instagram**.



Email info@scdsa.org | Call (916) 441-4141

BOARD OF DIRECTORS:

<i>President</i>	Sergeant Kevin Mickelson
<i>Vice President</i>	Sergeant Tyler Neff
<i>Treasurer</i>	Sergeant Todd Gooler
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<i>Director at Large</i>	Sergeant Chuck Pfau
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<i>Office Manager</i>	Dana Perryman
<i>Administrative Assistant</i>	Christina Matrangola

It is the goal of our organization to publish accurate content. Please send any corrections to thedeputy@scdsa.org

To submit a subscription request, please email thedeputy@scdsa.org

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UPCOMING EVENTS:

FRIDAY SEPTEMBER 20, 2019 | SCDSA election candidates announced
MONDAY OCTOBER 7, 2019 | STAR 6 Golf Tournament
MONDAY OCTOBER 14, 2019 | Office closed in observance of Columbus Day
THE MONTH OF NOVEMBER | SCDSA Elections will take place
MONDAY NOVEMBER 11, 2019 | Office closed in observance of Veterans Day
NOVEMBER 28-29, 2019 | Office closed in observance of Thanksgiving
THURSDAY DECEMBER 12, 2019 | SCDSA Christmas Party
DECEMBER 24-26, 2019 | Office closed in observance of Christmas

Letter from the Editor



JULIE PRAYTER
Editor in Chief

It would be a huge understatement to say I am merely excited to be relaunching The Deputy magazine. For decades, “The Deputy” has been the official magazine of the Sacramento County Deputy Sheriffs’ Association. While the years have lent it to a variety of iterations and editors, its mission has never strayed: to be a comprehensive source of information relevant to our members, with their best interests in mind.

We explored many ideas as we developed the content for this issue. Our objective for every piece selected is the same: to provide information that will enhance your career as a peace officer and assist you in reaching retirement in the best shape possible.

Reaching this objective meant tackling a difficult topic: post traumatic stress disorder and cumulative stress caused by repeated exposure to traumatic situations over the course of your careers. I want each and every one of you to enter your well-earned retirement phase of life without the complications of unresolved trauma.

According to Blue H.E.L.P., the number of law enforcement officers who commit suicide is alarmingly high. From January 1, 2016, through June 31, 2019, there have been 578 known, verifiable* law enforcement suicide deaths. When broken down by state, California tops the list with 55 deaths. Statistics also show that the highest numbers of these deaths come from the 40+ age group, suggesting a link between cumulative stress and these deaths.

We can do better. As a profession, we must do better.

To start, we are featuring several articles in this edition featuring different resources our members can utilize. All of the providers featured use a different approach to treating trauma, and we hope that any member seeking help will see an approach they are comfortable connecting with. We are also already working on our next edition, which will feature testimonials from members who did seek treatment, what that experience was like, and how their quality of life has improved since.

This edition is jam-packed with information for our members, including financial advice, legal and legislative updates, a review of the 2019 Washington, D.C. trip to honor Deputy Mark Stasyuk during Police Week, and many other informative resources we hope you will enjoy reading.

This is YOUR magazine. If you have an idea for an article or feature our membership will enjoy, I encourage you to reach out to me.

Thank you, and stay safe out there!

*For information on the data points utilized to verify these deaths, please visit <https://bluehelp.org/>



Message from the President

SERGEANT KEVIN MICKELSON
President

Our more tenured members will recall previous iterations of “The Deputy.” While a variety of styles have come and gone over the years, we believe this is the best version so far. It was important to us to make sure we addressed the many issues pressing law enforcement officers today; personal and career development, health and wellness, financial planning, political and legislative issues, member benefits, and important upcoming events. We hope you find the content informative, educational and enjoy this edition and the many editions to come.

The regional losses we’ve experienced already in 2019, with the tragic shootings of Davis Police Department’s Officer Natalie Corona, and the Sacramento Police Department’s Officer Tara O’Sullivan, combined with our own internal losses over the years reinforce a keystone point: when legislation is introduced that could potentially compromise peace officers’ ability to defend themselves, it must be fought. We took that fight to the Capital when Assembly Bill 392 was introduced. We were able to significantly amend it. The resulting change in wording will simply codify in California state law what the United States Supreme Court has previously ruled is the standard. In addition, law enforcement statewide supported Senate Bill 230 as a companion bill to AB 392. SB 230 requires all departments statewide to create use of force policies and training that are consistent with each other so that all law enforcement officers statewide are working under the same standards.

As you know, the media writes what they want, setting story lines and narratives for the masses. Be assured, the DSA and our legislative advocate, Shane LaVigne, work tirelessly for the benefit of every member.

Welcome to the Summer/Fall 2019 edition of “The Deputy” magazine!

Since taking office in 2008, we have been working to remove the stigma of being a peace officer suffering from a mental health event. One fault of our profession is that we end up with an “us and them” mindset, which prevents us from seeking help when we need it. It’s sadly ironic, since being a peace officer can easily be argued to be one of the most trauma-inducing professions there is. Rare is the cop who retires with no emotional scars from what he or she has seen. It is near impossible. With this topic in mind, we encourage you to read the enclosed article by therapist Jennifer Young, who has been instrumental in helping many of our employees struggling to make sense of critical incident and cumulative trauma. If you find yourself needing to talk to someone or see your partner struggling, please reach out to us. We have many resources and will help you or your partner find the help needed to get through it.

Finally, you should have received notification of the upcoming SCDSA Officers and Board of Directors election to take place during the month of November 2019. I strongly urge every one of you to vote in this election. The worst thing that can happen to an association is to allow apathy to creep in. Many other law enforcement associations throughout the state struggle to reach 10% participation in their elections. Historically we have had an extremely high percentage of our membership vote and I would like to see us keep the participation level strong. More information will be sent out and posted online as we get closer so make sure you are a registered member of the DSA website. Visit www.scdsa.org.

As always, it is an honor to be your President. I have never been prouder to serve the men and women of the Sacramento County Sheriff’s Office.

The resulting change in wording will simply codify in California state law what the United States Supreme Court has previously ruled is the standard.

Message from the Vice President



SERGEANT TYLER NEFF
Vice President

As the Vice President of your association, it is among my many duties to provide representation to members during the course of administrative investigations. Since the beginning of my career in law enforcement, I have been involved in several of these investigations, both as a subject and as a witness, and understand how it feels.

Aside from myself, there are several other staff members here at the association who may be called upon to represent you, or that you may request yourself. All of the staff here are well-qualified to provide such representation.

However, there may be times when a conflict arises, and it is deemed inappropriate for a member of SCDSA staff to represent you. These conflicts, historically, have been attributed to anything from personal relationships, when one member's statement can negatively impact another member, or when conflicting accounts of a situation occur. As a result of an existing and/or discovered conflict, SCDSA staff will recuse ourselves from representing you, and will call upon outside counsel to do so.

When outside counsel, or conflict counsel, is deemed the most appropriate representation, we often have members express concern that their case is being handled in a way that they perceive to be different. I would like to take this opportunity to assure our members that in the event conflict counsel is called upon to represent them, it is to ensure that their case is being handled with the upmost integrity. The outside legal entities we call upon for these situations each have a vast amount of

experience in representing members, and the level of care being given to your case is not diminished with their respective appointments.

We understand the concern a member experiences during an investigation and will continue to provide representation that will best benefit each unique situation.

In mid-August, President Kevin Mickelson, myself, members of the SCDSA Board, and several job stewards, attended the Fraternal Order of Police (FOP) conference in New Orleans, Louisiana. This biennial gathering meant a packed schedule of seminars with topics tailored to law enforcement. These topics included crisis communications during tough labor and law enforcement- related situations, social media strategies, Robert's Rules of Order, and a presentation by Destination Zero which focused on mental and physical health and wellness of peace officers.

It is imperative that all SCDSA staff, board members, and job stewards have productive working relationships to carry out the job of always doing what is in the best interest of our membership.



By Julie Prayer, Editor | Photos Courtesy Cienna Matranga

Dana & Christina's Corner

If you have ever visited the Deputy Sheriffs' Association office, you have likely had the opportunity to meet Office Manager, Dana Perryman, and Administrative Assistant, Christina Matranga. These two ladies are the longest tenured employees of your association. Those who have met them will testify to the consistently professional level of customer service they provide to our members.

Dana and Christina enthusiastically link our members to their benefits, and want to share some tips to help our members get what they need.

Discounted Movie Tickets: What is perhaps the most popular member benefit, the \$5.00 movie passes go on sale the first of each month, and the limited supply sells out quickly. To purchase tickets, you must buy them in person at our office. There is a five ticket limit per member per month. To ensure everyone has equal opportunities to purchase tickets, we cannot reserve tickets or allow members to purchase them on behalf of other members. You can pay by credit card, however a check will facilitate the quickest transaction. Unfortunately, we do not accept cash payment. You can specify whether you want passes for Regal Theaters (includes United Artists theaters) or Cinemark Theaters (which includes Century Theaters). We recommend coming in right on the first of the month to purchase, as we want all of our members to be able to kick back and enjoy a movie.

Reserving the Hall: Throughout the year, the member hall is reserved for a myriad of reasons: birthday parties, division

parties, wedding receptions, and trainings, just to name a few. You name the event, and there's a good chance our members have held it here. To reserve the hall for your event, call our main line (916) 441-4141 to check on availability. A refundable security deposit of \$250 is required, in addition to a cleaning fee. Because the hall reservation calendar fills up quickly for holiday events, we recommend getting your holiday party reservations in sooner rather than later. If you are serving alcohol at your event, you will be required to provide proof of liability insurance covering your event. This type of event coverage can sometimes be added on through an existing insurance policy you may already have, such as your car or homeowner's insurance. Check with your agent to see what is provided. This insurance is not required if you are not serving alcohol.

Free Notary Service: Dana and Christina are both licensed by the State of California to provide notary services, and provide this service free to our members. If you need something notarized, we recommend calling ahead to ensure they will be able to accommodate you.

We look forward to seeing you next time you're at the office!



MEMBER APPRECIATION DAYS

A HUGE SUCCESS!

Article & Photos by Julie Prayter, Editor

On August 27th-29th, we hosted our first Member Appreciation Days event, and are pleased at what an overwhelming success it was!

During those three days, members were invited down to their hall to enjoy a free catered lunch and giveaways. Day one featured wood-fired skirt steak tacos, day two featured smoked meat loaf and chicken thigh sliders, and on the final day our members were served wood fired tri tip sandwiches and sausages with all the trimmings.

Many members who attended commented on seeing fellow members they hadn't seen in years. It was our pleasure to facilitate this event and increase camaraderie among our members during a positive event. The turnout exceeded our expectations, and we thank each and every member who made time to stop by!

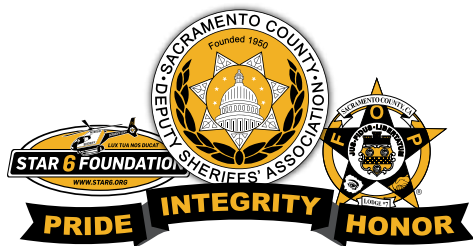


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SCDSA OFFICE

MONDAY - FRIDAY
7:30AM - 4:30PM

HISTORY OF THE SCDSA



The evolution of the Sacramento County Deputy Sheriffs' Association has mirrored the growth and development of the Sacramento metropolitan area and of the Sheriff's Department.

SCDSA began in 1950. The Department's entire staff totaled less than 50. Top deputy pay was \$200.00 a month. Detectives received an extra \$5.00 and Captains got \$15.00 monthly. The County was patrolled in three shifts with a grand total on any shift of three one officer units on duty at any one time, two north and one south. Being as charitable as possible, the working conditions, equipment and salaries can only be described as inadequate.

Despite these less than ideal conditions, morale and spirits remained high. The intrinsic camaraderie found in most law enforcement communities drew the officers together. During their frequent informal social gatherings, common problems and interests were discussed and "war stories" were exchanged. Several of the regulars decided to organize the group and to

invite everyone in the Department to take part. The idea caught on and within one month virtually everyone had joined.

The organization began as a social club. Ray Lagomarsino was elected as President of the club, and served for two years. During this administration, the Association was Incorporated and registered with the Secretary of State as a Non-Profit Corporation. To register with the state, a formal title was necessary and the name "Sacramento County Deputy Sheriffs' Association" was born.

Collective bargaining, grievance arbitration, officer's rights and political action were still years away. The Association's major accomplishment of this early period was a fundraising dance held to raise money to help the dependents of slain officers. The recognition and public attention generated by this effort planted



Current Building, 640 Bercut Drive

the seeds of awareness and unity among the workforce and, as the years went by, the Association became increasingly active on behalf of its membership.

In 1959, during the administration of Association President Oly Knudson, the members voted to join the Social Security System. At the time, it was the only way to boost their small retirement benefit to an acceptable level. To give you an idea of how far removed those days are from the present consider that during this same period a General Order existed which forbade a deputy from associating with any member of his own family who had been arrested or incarcerated. Patrol cars had no air conditioning. Deputies, upon completing applications to banks or other lending institutions stating that they were employed as deputy sheriffs, were often met with the reply "Okay, but what's your other job?"

In 1965, the Safety Retirement System had been improved to the point that the majority of the membership decided they wanted out of Social Security. Much to his dismay, SCDSA President Jack Lotz had to report to the members that the Sheriff's Department was the only division of the County that wanted out, and until the majority of all County employees voted to be excluded, we were locked in.

■ THE TRANSITION

As the decade of the sixties came to a close, the concern over the civil unrest which plagued this nation during that turbulent period caused the public to grow more aware of the need for better trained and better paid public safety employees. Local government wanted more soldiers to satisfy the voters, but were really not all that interested in granting higher salaries and more benefits for the "thin green line." As 1970 dawned the

winds of change were about to blow on the Sacramento Sheriff's Department.

The focus for the dissatisfaction and increasing activism on the part of the Sheriff's Department's staff was the Sheriff's election of 1970. The incumbent Sheriff at the time was John Misterly. Misterly had become Sheriff following the retirement of twenty-nine year Sheriff Don Cox. The growing recognition of the need for more Association input into the operation of the Department by the membership was aggressively resisted by Sheriff Misterly. In the June primary, numerous candidates entered the race for Sheriff. When the smoke cleared, Misterly had failed to gain a majority, forcing a November run-off election with second place finisher Duane Lowe. For the first time in its twenty year history, SCDSA, under the leadership of President Zane Mannering, took a public position against the incumbent Sheriff and endorsed Lowe. Misterly lost the November election, and Duane Lowe was elected to the first of his three terms in office.

During Lowe's first 6 years, the Department underwent sweeping changes and unprecedented growth. With a Sheriff they had elected in office, the relationship between the administration and the workforce became more cordial, and Association leaders began to concentrate on increasing benefits and services. 1971 saw the first collective bargaining sessions between the Association and the County. Incentive pay was negotiated and retirement and health plans were enhanced. Under the leadership of 1972 SCDSA President Gil Magness, the Association helped secure uniform cleaning pickup and delivery service, optional group insurance and a legal assistance plan. It was during this year that Association legal advisers counseled that the Department's Widows and Orphans Fund should be separated from the general treasury. The Magness administration responded by assembling the background work for what was to become the Bruce Verhoeven Foundation.



Previous Building, 1700 I Street



Negotiations with Sacramento County increased in difficulty as the 70s continued. In 1973 SCDSA President Ron Ewerth appointed Don Keller as Chief Negotiator. The County resisted the Association's demands to the point that, for the first time ever, the membership talked openly of a strike. The rumbles reached the Board of Supervisors and with the personal intervention of Sheriff Lowe a work stoppage was avoided. The contract was settled favorably and a grievance procedure was implemented. SCDSA was maturing from its social club heritage into a full service labor organization.

In the 1980's, the Association was able to expand its activities in the political and legislative arenas to secure better protection for the membership's wages, hours, and terms and conditions of the employment. With the President and Vice President available on a 24-hour basis and a bank of release hours for the other Associations representatives, full service representation for SCDSA's 1,100 members became a reality. It also permitted the Association to concentrate on such activities as hosting the 1984 California Police Olympics, which drew over 4,500 athletes from around the state.

Because of the membership's support and contributions to the SCDSA's Political Action Committee fund, the Association was able to campaign successfully for Measure D, the first binding arbitration measure of its kind. Many members of the DSA rallied together and put in many hours of hard work to campaign for this very important measure. Measure D would allow the Association to use binding arbitration to secure a contract for the membership. In 1998, the County would not negotiate an acceptable contract with the Association. SCDSA exercised its right to use Binding Arbitration for the first time and in 1999, the first arbitration award was rendered.

In June 2003, the SCDSA successfully negotiated, 3% at 50 for safety members and 2% at 55½ for miscellaneous members.

In 2003, the SCDSA was able to purchase its own building, located at 1700 I Street.

■ REBUILDING AND GROWTH

In 2008, the SCDSA began recovering and rebuilding from what was a fractured and torn membership from several years of internal conflicts between members and leaders of the organization.

Kevin Mickelson, the newly elected President, and an almost entirely new board, took control of the organization and began a slow but steady healing process.

Outdated Bylaws were re-written to address many issues; including balancing power on the board, reducing the board from over 20 to 13 members and ensuring a balanced representation that included two permanent board positions for non-sworn members. Additionally, to maintain continuity between elections, the new bylaws changed the cycles and staggered elections every two years, with each term of office being four years.

During this first year in 2008, the STAR 6 Foundation, which was conceptualized and created in 2005 by members of the SCDSA and board of directors, was brought back to life. This Foundation began creating a base of funding through DSA member contributions, which today, still serves as its lifeblood. The STAR 6 Foundation continued the tradition of an annual golf tournament, which successfully raises approximately \$25,000 -35,000 every year to help with program services. The Foundation today, serves as a valuable resource for members and their families and adopted the motto; "Lux tua nos ducat", which translates to "Your light guides us."



The SCDSA joined the Fraternal Order of Police and started its own lodge, Sacramento County Fraternal Order of Police Lodge #7, creating a legal safety net for the SCDSA and its members.

Internal controls were created, and best business practices established which allowed the SCDSA to build a solid financial base and expand its member outreach, association advancement and political action programs.

In 2009, the County and Sheriff's Department were hit with unprecedented financial deficits, resulting in layoffs, roll backs and demotions due to the recession we were in. These difficult times caused many to reconsider their priorities and delayed career development for a vast number of SCDSA members.

Over the next several years, through membership voting, we agreed to extend and modify provisions of our MOU in 2009 and again 2013, affording the DSA an opportunity to retain benefits and wages as well as push out negotiating an agreement in better financial times.

The SCDSA began growing its influence regionally and throughout the State with President Mickelson steering local and statewide organizations including; President of the California Peace Officers' Memorial Foundation and Vice President of the California Fraternal Order of Police. As a result, strong relationships were built with likeminded law enforcement organizations across the state.

In 2013 the State had mandated pension reform and passed the Public Employees Pension Reform Act of 2013, reducing retirement benefits for newly hired employees and redefining benefits for incumbents.

In 2017, the SCDSA purchased and remodeled a 20,000 square foot building to accommodate the growth of programs and services being offered to members. After selling the building we previously occupied, the DSA was able to pay off the remaining loan on the new building.

In 2017, the SCDSA also began contract negotiations and secured a three-year contract from 2018-2020 with substantial benefits for the membership.

■ TODAY AND TOMORROW

Today, the SCDSA represents over 1,700 members, both non-sworn and sworn. We actively represent and defend our members in administrative investigations, grievances and workplace issues on a daily basis. We are also intimately involved in political and legislative issues related to public safety and fight every day for what we believe is right. We continue to be dedicated in seeking the strongest contracts, best compensation, benefits and working conditions for our membership.

Based on the many victories of SCDSA's colorful 70 year heritage, the future looks bright.





SCDSA MEMBERS HONOR Deputy Mark Stasyuk

DURING POLICE MEMORIAL WEEK IN WASHINGTON, D.C.

BY JULIE PRAYER, EDITOR | PHOTOS COURTESY MARGARET MICKELSON

In 1962, a proclamation was initiated by then-President John F. Kennedy that designated May 15 as Peace Officers Memorial Day, and the week in which that date falls as National Police Week. During this time, peace officers from around the world gather in Washington, D.C., to honor those who have paid the ultimate price.



This year, many of our members made this somber pilgrimage east to honor Deputy Mark Stasyuk, killed in the line of duty on September 17, 2018.

Arriving at Ronald Reagan International airport on May 12th, our members piled into Uber and Lyft rides and headed to their hotels. The following day, as the sun set on our nation's capital, our members joined the thousands of fellow attendees on National Mall for a candlelight vigil. Our members listened to a variety of speakers, who finished the ceremony with reading the names of those killed in the line of duty the previous year.

A trip to Washington, D.C. during Police Week is not complete without a visit to Kelly's Irish Times. This law enforcement-friendly pub goes all out to honor our fallen heroes, complete with law enforcement memorabilia on display. Our members took turns signing a donated door from a Sacramento County Sheriff's Office patrol car, which lists the names of our fallen deputies on its window. It is a place to create new bonds, heal wounds, and toast not only those lost, but their family members present.

The official memorial ceremony took place on May 15. Attendees gathered on the West Front of the United States Capitol, and were moved by the support demonstrated from each speaker, including the President of the United States, Donald Trump, and Vice President, Mike Pence. Personal stories shared reinforce the saying, "it is not how they died, but how they lived."

Finally, the ceremony culminates to the reading of the names to be added to the National Law Enforcement Officers Memorial wall. As each name is read, their loved ones add a single flower to a memorial wreath, which is then transported to the main memorial. Honor Guard units from around the country take turns standing watch over the wreath for the proceeding twenty-four hours. Following this ceremony, our members make their way home and reflect on a trip that facilitated new friendships, healing, and honoring those we've lost too soon.



END OF WATCH

*Remembering Those Who Have
Given Their Lives in the Line of Duty*



JOSEPH MCKINNEY
August 15, 1850



CHARLES J. OGLE
March 12, 1951



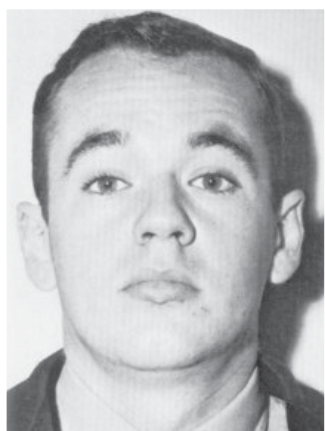
WILLIAM LITTLEJOHN
June 3, 1955



ROGER L. BAUMAN
December 12, 1961



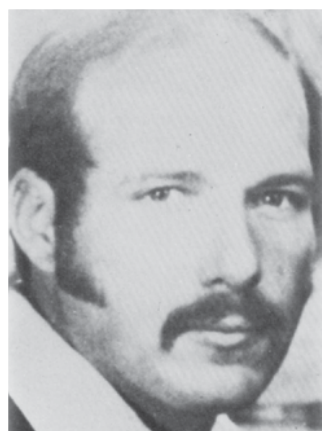
KENNETH B. ROYAL
June 7, 1968



BRUCE R. VERHOEVEN
December 4, 1973



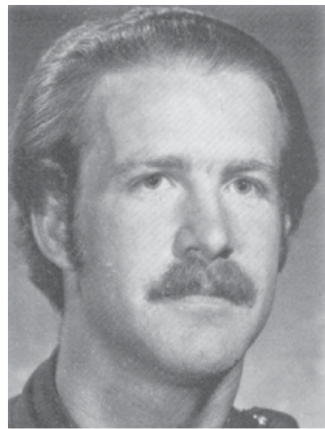
STEWART P. BAIRD
June 13, 1976



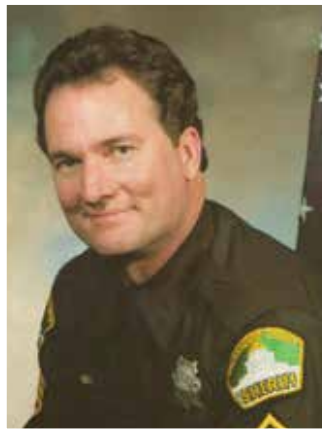
CHRISTOPHER W. BOONE
October 25, 1979



EUGENE N. LUTHER
April 25, 1980



DAVID E. MILLER
January 2, 1983



RICHARD DEFFNER
January 21, 1988



SANDY LARSON
December 8, 1998



KEVIN BLOUNT
July 13, 2005



JOSEPH KIEVERNAGEL
July 13, 2005



JEFFREY MITCHELL
October 27, 2006



VU D. NGUYEN
December 19, 2007



PAUL W. DEROUEN
March 29, 2008



LAWRENCE W. CANFIELD
November 12, 2008



DANNY P. OLIVER
October 24, 2014



ROBERT A. FRENCH
August 30, 2017



MARK V. STASYUK
September 17, 2018



The critical mission of the STAR 6 Foundation is to act as the benevolent arm of the Sacramento County Deputy Sheriffs' Association by providing immediate and ongoing financial assistance, grievance counseling and peer support for the spouses, families and "brothers and sisters" of the fallen and injured men and women of the Sacramento County Sheriff's Department and surrounding law enforcement agencies.

From drug dealers to violent offenders; each and everyday law enforcement officers step in harms way and put their lives on the line in order to protect the citizens in which they serve. Although we have tragically lost several more deputies following the crash of STAR 6, our resolve and commitment as an organization to the community remains strong and steadfast. Please take this time to show your appreciation and commitment toward the officers in your community by pledging

your financial support to the STAR 6 Foundation. Your support and contribution is greatly needed and appreciated.

The Foundation is governed in part by board members of the Sacramento County Deputy Sheriffs' Association. The STAR 6 Foundation is a recognized by the IRS as a non-profit charitable organization under 501(c) (3) and all contributions and donations are tax deductible. (Tax ID# 20-3255899).

To donate, please visit www.star6.org.

Members can sign up for payroll deduction donations by contacting our office.



THE 711 CLUB

The 711 Club is a charitable nonprofit and nonpolitical association. The members are retired, active, former employees, and reserves of the Sacramento County Sheriffs Department (SSD).

Membership is open to all sworn and non-sworn personnel.

WE ARE DEDICATED TO:

- The furtherance and continuance of the friendships that have developed over the years within the SSD.
- Facilitate contact with SSD present, former and retired members so members are not forgotten.
- Provide scholarships to students in a Criminal Justice education-training program.

WHAT THE 711 CLUB HAS TO OFFER

- Upon retirement, your first calendar year dues are waived!
- A newsletter, to keep you informed.
- Luncheon meetings are held on the second Wednesday of each month except July and August.
- In May, we plan the annual barbecue at the SSD Range.
- An annual Christmas dinner meeting is held in December.

Renew old friendships and enjoy a social get together.

To join, please visit www.711club.org

CAREER ADVICE FROM 711 CLUB MEMBERS:



Wayne Ikeuchi:

"It's never too early to start planning for retirement! Buy your on-call time & start contributing to deferred comp as soon as possible. Most importantly, keep a healthy balance between work & family."



Craig Kielborn:

"When you first get hired, do not rely on income from overtime or Off-duty jobs. You can quickly get in over your head financially when they go away and you've become accustomed to counting on them for income."

PTSD AND CUMULATIVE *STRESS:*

What You Need to Know

Jennifer S. Young, M.S., LMFT, CRM, BSP, EMDR

Photo Courtesy Love's Pro Photography, Photographer Andre Love



Imagine if you smelled diesel fuel, it triggered images of you being back on the Bay Bridge in the 1989 earthquake, trying to save car passengers from plummeting into the icy waters. Or when you patrol a particular neighborhood your heart rate increases, your breathing becomes shallower and you have tightness in your chest. Or often times when you hear radio chatter you experience brain fog and it becomes difficult to stay focused or concentrate on where you are going. Traditionally, the solution has been to “rub dirt on it” and keep it moving.

Essentially, every deputy and dispatcher have cumulative stress, it's just a matter of to what degree.

The purpose of this article is to “lift the veil” of trauma treatment for deputies. To define the traditional criteria for post-traumatic stress disorder (PTSD) and expand the definition to include the effects of cumulative stress specific to cops. To familiarize you with signs and symptoms of cumulative stress. Lastly, if you recognize some of these patterns in yourself or a co-worker, to introduce you to your SCDSA resource for the most current, cutting-edge trauma treatment.

The traditional definition of PTSD...

You were exposed to one or more event(s) that involved death or threatened death, actual or threatened serious injury, or threatened sexual violation.

PTSD is characterized by a combination of three types of symptoms:

- Hyperarousal symptoms...hypervigilance, anxiety, and sleep disturbance
- Intrusive re-experiencing of traumatic experiences... nightmares, or flashbacks
- Avoidance symptoms... emotional numbing and withdrawal

Definition of Cumulative Stress

For first responders, and specifically deputies and dispatchers, it's much more nuanced than that. Essentially, every deputy and dispatcher have cumulative stress, it's just a matter of to what degree. A deputy's autonomic nervous system is exposed to numerous events that routinely flood their minds and bodies with the stress hormones of adrenaline and cortisol. Consequently, they experience cumulative stress.

Causes of Cumulative Stress

Some examples of this may include, but are not limited to, lack of sleep due to shift work and overtime, breaching homes, approaching people, places or vehicles that have the possibility of violence, the fear of the unknown, enduring negative public opinion, negative press and social media, internal administrative politics, officer involved incidents, officer involved shootings, deaths of co-workers/friends, listening to repeated abuse, hostage situations, dangerous drug busts, dispatchers listening to critical incidents repeatedly, dealing with prisoner's attitudes and violence towards deputies, etc.

Signs of Cumulative Stress

There are numerous behavioral, mood and physical symptoms of cumulative stress. The key to resolving the debilitating effects of cumulative stress on deputies is a trauma informed, culturally competent administration and treatment team that recognizes signs of cumulative stress to support prevention, early intervention and treatment.

COMMON BEHAVIORAL SIGNS

- Abuse of alcohol or drugs
- Over use or under use of...
- Food
- Sex/Infidelity
- Pornography
- Sleep
- Work
- Exercise
- Shopping
- Gambling
- Screen Time (TV, Phones, Social Media, Video Games)

**The definition of overuse or underuse is continuing to do a behavior even though it has negative consequences in any of the following areas: career, relationships, education, legal, financial, health or emotional.*

COMMON MOOD SYMPTOMS

- Anxiety
- Panic
- Hyperactivity
- Hyper-vigilance
- Emotional Flooding
- Hostility
- Rage
- Depression
- Flat Affect (monotone voice, no facial expression)
- Disorientation
- Nightmares
- Flashbacks
- Difficulty experiencing joy or pleasure

COMMON PHYSICAL SYMPTOMS

- Chronic Pain
- Chest Pain
- Exaggerated Startle
- Inability to relax
- Restlessness, Shakiness
- Digestive Problems
- Low Blood Pressure
- Sleeplessness
- Lethargy
- Deadness
- Exhaustion
- Chronic Fatigue
- Poor Digestion
- Nausea
- Trauma Treatment

The trauma experience imprints differently in the mind and body than traditional memories. When the mind and body perceive a life-threatening event, the mind and body flood with adrenaline and cortisol. The thinking part of the brain shuts down and the primal part of the brain activates survival terror. The regulatory system engages fight, flight or freeze and the trauma experience gets imbedded in the wrong filing cabinet. It gets imprinted in the filing cabinet of experience rather than memory. So now we have a trauma experience with an image, a body sensation and a negative belief that is frozen in our mind and bodies. So anytime a person, place, thing, sight, sound, smell or experience reminds us of the unresolved trauma our mind and body do exactly as they are designed to do, and make us believe that we are right back in that experience. The treatment allows the brain

and body to feel safe enough to heal. When the brain and body go through the healing process the original image, body sensation and distorted belief are released. The deputy will have a new healing image, body sensation and positive belief that feel truer. Once the trauma has moved from the filing cabinet of experience to the filing cabinet of memory the results are permanent and the client is no longer triggered or hijacked.

The best example of this, is from my own personal experience and it is what motivated me to specialize in this cutting-edge trauma treatment. About 10 years ago, my fiancé passed away while I was giving him CPR. The PTSD symptoms I experienced were difficulty focusing, concentrating, and I felt like I was "in a fog, walking into walls." If I heard a fire engine siren or someone take a deep inhale of breath, it triggered my distorted belief that someone I loved would die. My

original trauma image was of me giving my fiancé CPR, watching him take his last breath. My body sensation was from my stomach to my throat feeling like I was going to throw up. The negative belief I had was that I was devastated. After the treatment, my symptoms were resolved, my mind and body was restored, and I am at peace. From that day forward, I have never experienced another moment of PTSD, from this event again.

Integrating the trauma modalities of Eye Movement Desensitization (EMDR), Brainspotting (BSP), and Comprehensive Resource Model (CRM) deputies experience a 95% efficacy rate. Treatment typically lasts 10-15 sessions and deputies are able to access the treatment by contacting SCSDA. So, next time, instead of reaching for the dirt, reach out to SCSDA.

Jennifer S. Young, M.S., LMFT, CRM, BSP, EMDR is a licensed psychotherapist specializing in trauma treatment for first responders. She is a former professional athlete and has been in the healing field for over 15 years. She has worked as a trauma therapist for the VA and has been working with deputies and the SCSDA for the last several years.

Career-Related Stress: *The Voice of Experience*

By Gordon Smith, Retired S.S.O. Captain

The trauma that we see in one year is more than what anyone else will see in their entire lives.

I am Gordon Smith, a retired Captain with thirty-one (31) years of service. I was assigned to many positions during my career, including being a member of the S.W.A.T. team. I have been involved in numerous critical incidents including three (3) shootings. I have suffered from Post-Traumatic Stress Disorder (P.T.S.D.) and although it took me some time, I finally took steps to get myself healthy. I am now the coordinator for the Peer Support Team and I use what I have experienced and learned to help others.

This is why I am writing this article. I want to share with my Sheriff's Office family some things to consider and methods to help you take care of yourselves during your career. The goal is to go into retirement physically and mentally healthy so you can enjoy the time that you worked so hard to accomplish. I work with members of the Sheriff's Office and other agencies on a daily basis, helping them work through not only work related issues but personal issues. **The trauma that we see in one year is more than what anyone else will see in their entire lives.** It is critical that you deal with these traumatic events as they occur so that cumulative trauma does not eventually take over your life.

How do you do this? Within our agency, there is the Peer Support Team who has someone on call around the clock, 365 days a year. Our team is reachable by phone and by email. We have members of our team working in most divisions within our agency. We are able to refer you to a professional we trust, if needed. The Law Enforcement Chaplaincy is also available around the clock, 365 days a year and we work very closely with them. Do not forget that the Deputy Sheriffs' Association (D.S.A.) also has resources available.

In addition, there is a non-profit organization, Code 9 Project, that we have had conduct workshops in order to assist in dealing with the trauma of this career. We recently launched a local chapter of the Code 9 Project T.U.F. (Talk, Unwind, Focus) program, for first responders and veterans, designed as a Universal Peer Support group that meets monthly. The Code9Project.org website has numerous videos and tools for self-help in Health and Wellness. I encourage you to check out their website.



Besides personally benefitting from reaching out for help, I have seen the positive results of others reaching out for help. For myself, if I had not gotten the professional therapy I have and I continue to seek periodically, I would not be in the place I am now to write this article or to help others. Numerous careers and lives have been saved through the resources that are available to members of our agency.

If you are not sleeping, having nightmares, unable to focus on what you do, wanting to withdraw, turning to prescription medications or alcohol to cope, along with many other symptoms, please reach out for help. All of our contacts are completely confidential and we do not report to anyone about who we contact. It is essential for career survival for you to start now in taking care of yourself.

The Sheriff's Office intranet webpage (SSDweb) has a Peer Support link with information on how to reach out for help. Please take time to check it out.

Take care and remember, you are not alone!!!

TOOLS OF THE TRADE:

Frontline First Offers Classes to Learn How to Heal Trauma

By Vickie Stanfill

As a former Contra Costa County Deputy Sheriff, combined with almost ten years as a law enforcement chaplain, I saw first-hand how the things experienced in a typical law enforcement career can affect an officer or others (dispatchers etc), whether those experiences are in patrol, working in a custody facility, or even working in the court system. I also have participated in and facilitated numerous critical incident stress debriefings (C.I.S.D.) for officer-involved shootings (O.I.S.) and line of duty deaths (L.O.D.D.) and know that while those are hugely helpful, they often times are not enough, and not enough officers participate. Additionally, C.I.S.D.s are not done for many of the situations that are just as devastating to our first responders, such as baby deaths, child abuse, sexual abuse, and horrific suicides, just to name a few. We have way too many first responders that are trying to live with PTSD, most unsuccessfully, and we have way too many committing suicide.

I cofounded FrontLine First to address these areas in a confidential, non-threatening way. We are a non-profit organization that provides no-cost trauma healing courses for first responders. Additionally, this course includes two elements that are not being addressed elsewhere – in our courses, the spouses and significant others can attend. Involving the spouses and significant others allows them to gain a better understanding of their first responder. This understanding allows them to be more supportive and to learn to care for their own secondary stress and trauma. The courses are also faith-based, and address the spiritual wounds experienced in the first responder profession.

Frontline First courses are not support groups and don't just provide coping mechanisms, but also provide practical steps to follow when dealing with the particularly debilitating aspects of line-of-duty stress and trauma. These aspects can include, but are not limited to anger, loss, grief, false guilt, bitterness due to unforgiveness (of self and others), depression, and suicidal ideation. They also give participants the vision that, as they gain strength, stability and healing, they are equipped to help others who are struggling with line-of-duty stress and trauma.

Our Firstline course is designed to take place over twelve (12) weeks, meeting once a week for approximately 1-1 ½ hours. To best accommodate first responder schedules, we also offer two

additional alternative, abridged formats of this class, a six (6) week and a two (2) day course, respectively. The two (2) day course is somewhat like drinking from a fire hose, you will get a lot of information thrown at you in these two full days. The six (6) week course will provide you with what you need and you will also have time between classes to absorb what you've learned. We are including dinner and child care for the six (6) week course. To register for this or any of our classes, please visit our website at www.frontlinefirst.org



California Law Enforcement Leaders Prevail in the Battle Over Use Of Force Standards

By David E. Mastagni & Joshua A. Olander
Mastagni Holstedt, A.P.C.

Our office was privileged to work with a coalition of law enforcement to prevent a strong legislative effort to radically limit peace officer rights of self-defense and defense of others. Dr. Weber, the ACLU, and a coalition of anti-law enforcement zealots, introduced Assembly Bill 931 (2018) and Assembly Bill 392 (2019) in an effort to redefine the necessary standard for the use of deadly force set by the Supreme Court in *Graham v. Connor*. Ultimately, these unconstitutional attempts to erode peace officers' inalienable right of self-defense and criminalize reasonable uses of force failed.

While the coalition made good-faith efforts to reach a compromise bill to update force policies and training while preserving *Graham v. Connor*, Dr. Weber and the ACLU remained strident in criminalizing peace officers. In fact, ensuring criminal liability for officers was essential to the proponents based on their shocking belief that the bill would enhance officer safety because the criminal liability would discourage officers from exposing themselves to dangerous situations. As a result, Senate Bill 230 was introduced by Senator Anna Cabellero and sponsored by our law enforcement coalition to build upon existing efforts to improve outcomes in serious use of force incidents. S.B. 230 provides standardized force policies and training for all California public safety officers consistent with U.S. and California Constitutional standards.

Dr. Weber's bills were predicated on the false narrative that current law and Constitutional standards permit officers to use deadly force under circumstances where deadly force is not necessary. In reality, the courts have long held that officers may only use *necessary* force. Applying an objectively reasonable standard, *Graham* held, "[t]he 'reasonableness' of a particular use of force must be judged from the perspective of a reasonable officer on the scene, and its calculus must embody an allowance for the fact that police officers are often forced to make split-second decisions about the amount of force necessary in a particular situation."

The purpose of the bills was to radically alter the standard to determine necessity by overriding the Supreme Court's objectively reasonable standard and embedding a new

subjective standard for determining necessity of the officer's force, i.e. officers would be denied self-defense rights if any other lesser course of action was available. This impossible standard represents the epitome of second-guessing by determining necessity based upon the trier of fact's consideration of alternative options with the benefit of tranquility and time to reflect.

A.B. 392 sought to redefine "necessary" to mean a "reasonable peace officer in the same situation would conclude that there was no reasonable alternative to the use of deadly force." As a practical matter, there is always someone out there who will opine there was an alternative to employing deadly force. Thus, the bill would strip officers of a justification defense both criminally and civilly whenever a "reasonable alternative" is conjured up after the incident. Dr. Weber's bills would have established a flawed standard for evaluating the reasonableness of deadly force that would provide no deference to a reasonable officer's often split-second evaluation of whether lesser force is safe or effective under the circumstances.

Thus, officers' right to self-defense under Article I, Section 1 of the California Constitution would be severely impaired, and officers would be relegated to Constitutional protections inferior to those of private citizens. The right to use force for self-defense or the defense of others would hinge on whether the alternative was reasonable (albeit less effective and more dangerous), rather than whether the force was reasonable. The necessity of the force would be redefined from an inquiry of the objective reasonableness of the officer's force decision into an inquiry of the reasonableness of the alternatives the officer did not utilize.

On February 2, 2019, Senator Anna Caballero (D-Salinas) and our coalition announced comprehensive legislation, S.B. 230, focused on improving outcomes during peace officers' involvement in serious use of force incidents. S.B. 230 strengthens California legal standards for the justified use of deadly force, use of force policies, and use of force training requirements, while establishing first-in-the-nation use of force policy requirements for departments and standardized training for all California public safety officers on force scenarios. By mandating that force policies and training provide clear and

specific directives, this bill will provide officers more tools and alternative tactics when confronted with life-threatening situations to achieve better and safer outcomes.

The increasingly anti-police climate throughout California and the well-organized coalition of anti-law enforcement groups created conditions at the Capitol where A.B. 392 was a viable threat to the public and officer safety. As initially proposed A.B. 392 would have imperiled public safety by eliminating an officer's right not to retreat or desist in the face of resistance or threatened resistance when arresting a suspect. An officer would be required to avoid the use of potentially deadly force by "tactically repositioning," i.e. retreating, or similar tactics "whenever it is safe, feasible, and reasonable to do so." These attempted changes to the law would have further limited an officer's right of self-defense so that civilians would have a greater right to self-defense and defense of others than actual officers.

On April 9, 2019, Sacramento County Deputy Sheriff Julie Robertson and Kathleen Mastagni Storm provided compelling testimony before the California Assembly Public Safety Committee in Opposition to A.B. 392. (The testimony is posted on our California Public Safety Labor Blog.) Deputy Robertson recounted her split-second decision to use deadly force during the harrowing incident where her partner, Deputy Mark Stasyuk, was killed and she was shot. Kathleen articulated why the bill unconstitutionally impaired officers' right of self-defense and would create an impossible standard. As a result of this powerful testimony, Dr. Weber was instructed to negotiate with law enforcement to address their concerns with A.B. 392.

Thankfully, the law enforcement coalition was able to successfully neutralize A.B. 392, resulting in a bill that largely updates the Penal Code to codify the existing use of force standards set forth by the U.S. Supreme Court. A.B. 392 and S.B. 230, which are anticipated to be signed into law this year, present an approach to address concerns, real or perceived, regarding force standards and training without criminalizing officers for failing to choose the least intrusive, but otherwise reasonably necessary option. Objective reasonableness remains as the law of the land and the right of self-defense and defense of others for public safety officers is intact.



David E. Mastagni is a partner with the law firm of Mastagni Holstedt, APC, who specializes in labor and employment representation of peace officers. David provided legal analysis and advice to the law enforcement coalition in opposing A.B. 931 and 392, and assisted in drafting S.B. 230.

Use of Force Legislation Brings UNPRECEDENTED COMPROMISE

By Shane LaVigne, Lobbyist
Capitol Advocacy



The Legislature began 2019 with two very different bills regarding peace officer use of force. The first bill, introduced by the American Civil Liberties Union (ACLU), Assembly Bill 392 (Weber), created a new use of force standard. The second version introduced, Senate Bill 230 (Caballero), is sponsored by law enforcement. SB 230 also changes the definition of use of force, requires law enforcement agencies to adopt use of force policies and provides training for officers on de-escalation techniques and alternatives to force when feasible.

As both measures moved past their first policy committees, an historic agreement was reached between the Governor, President Pro Tem of the Senate, and Speaker of the Assembly as well as the proponents and opponents of both AB 392 and SB 230, which compromised on a new standard based on when use of force is justifiable. SB 230 also kept the provisions regarding peace officer agency policies and training, which both sides mutually identified as strong, meaningful reforms for public safety officers across the state to improve outcomes for law enforcement officers and community members.

This unprecedented agreement and commitments to not waiver from the agreement allowed law enforcement to withdraw their strong opposition to AB 392. It is imperative that as the Legislature moves forward, the agreement reached be maintained in its current form. SB 230 is currently in the Assembly Appropriations Committee, which is the last committee prior

to the bill being heard by the full Assembly. Opponents to SB 230 are asking for changes to the original deal, which would undermine the agreement.

Although fatal officer-involved shootings decreased by 40% between 2015 to 2018, law enforcement agencies have continued to work collaboratively with the Legislature and our local community-based organizations to create safer outcomes between police and community.

The Legislature returns from summer recess on August 12th and has until September 13th to pass bills through both the Senate and Assembly. Governor Newsom has until October 13th to sign or veto the legislation sent to his desk. AB 392 is currently awaiting Governor Newsom's signature and SB 230 needs to pass the Assembly Appropriations and a full vote on the Assembly Floor prior to moving to Governor Newsom's desk for signature.



Shane LaVigne is a partner with Capitol Advocacy and has been Sacramento County Deputy Sheriffs' Association's advocate at the State Capitol for over 4 years. Shane brings over a decade of legal, political and public policy experience to SCDSA's advocacy efforts.

The Power of 3's

By Curt Howard

It's an urban legend that "events" tend to come in 3's, but, when planning for a successful financial life, I believe the 3's concept can help you work toward this goal.

For Public Safety Personnel, I've identified 3 major areas to address at each of the 6 stages of your career/life. The stages are:

1. THE ROOKIE
2. EARLY CAREER
3. MID-CAREER
4. PREPPING FOR RETIREMENT
5. RETIREMENT
6. TWILIGHT

THE ROOKIE. You've graduated from the academy, you're chomping at the bit to get out there, see some action and show your peers what you've got. I applaud you. A safety career can be rewarding personally, professionally and, if you're mindful, financially. (1) Make sure your Long-Term Disability is in place. (2) For marrieds and parents, have an adequate amount of term life insurance (Example: 7-10x annual income). (3) Bolster your savings account. You should consider having 3-4 months household operating budget in savings. Watch your frivolous

spending (restaurants, clothes & trips). Have fun but keep your spending in line. Avoid living too large with your first, good steady paychecks.

EARLY CAREER. In your late 20's to early 30's, you should begin accumulating assets. (1) Invest in Deferred Compensation, a Roth IRA, if you qualify, and a home. (2) Today overtime is a way of life. Don't focus your overtime solely on toys or a lavish lifestyle. Earmark one or two overtime shifts per month to investments. Now's a good time to think about 529 College funding, if you have children. Investing the income from a couple overtime shifts a month may noticeably change your financial life in 30 years. At this stage, you command your most valuable investing component...TIME... for compounding. (3) If you have a family, you need to care for them by considering making a will (minimum) or setting up a living trust (better). After having assisted in over 100 death claims, I can tell you how important having a proper plan can be for your survivors. These documents are an act of love. Don't leave a mess behind if you die or become incapacitated. Just get it done.

MID-CAREER. For Public Safety members, these are the "financial power years." Mid-Career is your early 40's to early 50's. You're making great money and you've settled into your life. (1) It may sound strange, but a great way to stay financially

“strong” at this stage is, consider staying married. It’s hard to be financially secure if you keep “halving” your assets through divorce. You can buy a lot of counseling for a lot less than \$200,000 to \$400,000! (2) During these “peak” earning years, verify you’re taking advantage of all the tax breaks. A CPA or good tax person is invaluable. (3) Watch your debt load. It’s easy during “peak” years to get lazy with debt levels and later find your wealth has been eroded by that debt. I’m not an all debt is bad kind of guy. I believe, there’s good debt and bad debt. Good debt is used to purchase an appreciating asset like property. Bad debt is generally ego driven... high end autos, jewelry, toys, etc. Save for these items and pay cash.

PREPPING FOR RETIREMENT. A short, yet critical, stage generally 18-24 months before your retirement date. (1) Identify the Sacramento County Employees’ Retirement System (SCERS) option that makes the most sense for you. (2) If Pension Maximization makes sense for you, get your insurance coverage in place. (3) Ten years ago, I wouldn’t have included this, but here it is: Are you going to stay in California? Many Public Safety members have discovered an increased quality of life for a substantially lower cost out of state. If you decide to leave the state, we have a planning process module that focuses on assisting clients moving out of California.

RETIREMENT. Public Safety retirements present financial challenges not generally experienced in the private sector.

A retirement that begins in the mid to late 50’s can add an additional 10 years of withdrawals. This adds greater risks regarding inflation, greater taxation, market volatility and health issues. In order of importance, these are the items to address. (1) Asset Allocation: a retiree should have a “3 bears porridge” allocation, meaning not too hot/aggressive, not too cold/conservative, but just right. You have an excellent SCERS pension which allows greater leeway regarding your allocation strategy. We can help you with the asset allocation challenge. (2) Be mindful of the withdrawal percentages from your supplemental accounts. As mentioned above, you may have a longer retirement period to cover and you don’t want to outlive your funds. (3) Stagnation: One of the greatest risks to retirement is retirement! You’ve spent 30 years accumulating knowledge, wisdom and experience, just to get put out to pasture because you max out the pension tables. Studies show a lack of purpose in retirement reduces longevity. Engage your skills for as long as you can! Even if you donate your time. Get out there and stay involved or pursue the goals and hobbies you didn’t have time for when you were working.

TWILIGHT. 15-20 years into your retirement, planning is still necessary. (1) Do you have enough liquidity to offset the costs of long-term care? (2) Tighten up your estate planning with potential gifting and charitable contributions. (3) Stay active...move. A healthy body and mind have a better chance of remaining active and engaged.



At Curt Howard Wealth Management & Insurance Solutions we proudly assist public safety personnel with investments, insurance and financial planning. At each stage of life, we can be a helpful, independent ally who will act on your behalf. Call 800-806-7959, email me at curt@curtishoward.com or check us out at www.curtishoward.com, to see how we can assist you!

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This article is for general information only and is not intended to provide any specific advice including legal advice or recommendations for any individual.



FINANCE *of* AMERICA — M O R T G A G E —

HOME OWNERSHIP 101

By Jennifer Davis

REFINANCING DEMYSTIFIED

Refinancing is simply obtaining a new mortgage loan to pay off an existing loan, or, if the home is owned free and clear, obtaining a new loan. There are many reasons why a refinance can be fiscally prudent, and here are just a few:

LOWER RATE/PAYMENT: If you have an interest rate above 4%, there's a good chance you're paying too much interest to the lender. We have many no cost, no fee options available. Call to analyze what your refinance options are, as rates are LOW, LOW, LOW!

REMOVE PMI: If you have a loan that required you to obtain private mortgage insurance (PMI) because you didn't put 20% down, it's time to remove the private mortgage insurance and save money! Did you obtain an FHA loan when you bought your home? It was a great way to get into a home, but not a great long-term option.

DEBT CONSOLIDATION: Do you need to pay off debt? Are the annoying credit card payments coming in the mail every month and you're trying to keep up with the payments? Refinance your debt into one loan.

HOME IMPROVEMENT CASH OUT: If you are considering a pool, a new kitchen or other energy efficient home improvements like SOLAR, using your equity to inexpensively finance those projects can be a great way to go....

HOME BUYING DEBUGGED

Home Sweet Home.....In some cases, it might make sense to buy, in others, it might not. A major question to consider is one's time horizon. For those that only need a home to live in for a year or two, and have no desire to rent the home out afterwards, it might

be better to simply rent. Also, tax laws have recently changed, so there's another consideration that affects each family differently.

Have you been thinking about buying a home but you're nervous you don't qualify? There are programs that can help law enforcement officers with down payment assistance. There are also programs with low down payment requirements paired with the option to buy out your PMI, resulting in a lower monthly mortgage payment. If you work with one of Davis's partnered real estate agents, you'll receive a significant rebate of commission reducing your closing costs. Davis has helped counsel countless families on whether or not purchasing is right for them.....

She also partners with real estate professionals that provide similar discounts during the buying or selling of a home. Call her today for a no cost analysis of your options to either refinance, buy, or sell!

.....Jennifer Davis has been serving local First Responder families for years. She takes the time to properly educate her Heroes, and provides a First Responder lender credit on each transaction!

She also partners with real estate professionals that provide similar discounts during the buying or selling of a home. Call her today for a no cost analysis of your options to either refinance, buy, or sell!





THE DSA IN THE BIG EASY:

Members Attend 2019 Fraternal Order of Police Conference

By Julie Prayter, Editor | Photos Courtesy DSA Board Members James Hart, Nate Seger, Chuck Pfau

Earlier in August, SCDSA President, Kevin Mickelson, and Vice President, Tyler Neff, along with members of the Board of Directors and several job stewards, attended the biennial Fraternal Order of Police conference in beautiful New Orleans, Louisiana.

The attendees' schedules stayed busy with law enforcement-related seminars, with topics including crisis communications during tough labor and law enforcement situations, Robert's Rules of Order, and officer wellness, just to name a few.

Aside from beignets, alligator sandwiches, and jambalaya, the group had a great team-building time in the city that knows how to let the good times roll.



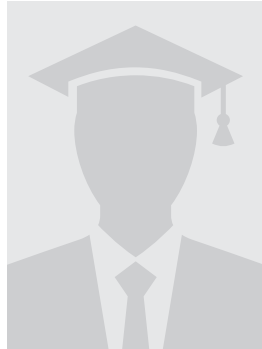
2019 SCHOLARSHIPS RECIPIENTS



KATELYN BATES
Santa Clara University



ASHLEY DAVIS
American River College



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Sacramento City College



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Folsom Lake College



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CSU Sacramento



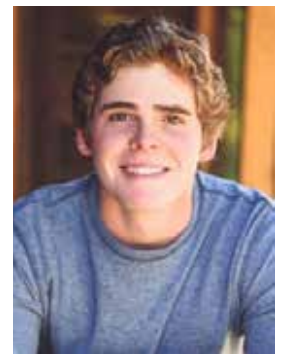
WILLIAM PERRY
CSU Chico



MARGARET PINKSTON
Benedictine University



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Arizona State University



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