



# The Deputy

THE OFFICIAL PUBLICATION OF THE SACRAMENTO COUNTY DEPUTY SHERIFFS' ASSOCIATION

SUMMER/FALL 2020 ISSUE

## DEFEND

*DON'T*

## DEFUND

*LAW ENFORCEMENT*



### FEATURED ARTICLES



Digital Privacy for LEOs



Police Unity Tour:  
Unstoppable



The California Rule:  
Verdict Issued

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Erik Estrada

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## 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



### KEEP IN TOUCH WITH THE SCDSA!

Make sure you are signed up for the Member's Only section of our website, [www.scdsa.org](http://www.scdsa.org).

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



Email [info@scdsa.org](mailto:info@scdsa.org) | Call (916) 441-4141

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<i>Business Agent</i>	Sergeant Roger Engelsgaard (916) 870-3156
<i>General Manager</i>	Vacant
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<i>Administrative Assistant</i>	Christina Matranga

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# The Deputy

THE OFFICIAL PUBLICATION OF THE SACRAMENTO COUNTY DEPUTY SHERIFFS' ASSOCIATION

WINTER/SPRING 2020 ISSUE

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### UPCOMING EVENTS: *Subject to cancellation, check with host*

~~MONDAY OCTOBER 5, 2020~~ | ~~STAR 6 Golf Tournament~~ **CANCELLED**  
**MONDAY OCTOBER 12, 2020** | Office Closed in observance of Columbus Day  
**MONDAY OCTOBER 19, 2020** | DSA Class: "Cultivating Staff Resilience"\*  
**WEDNESDAY NOVEMBER 4, 2020** | DSA Class: "Cultivating Staff Resilience"\*  
**WEDNESDAY NOVEMBER 11, 2020** | Office Closed in observance of Veterans Day  
**THURSDAY-FRIDAY NOVEMBER 26-27, 2020** | Office Closed in observance of Thanksgiving  
**THURSDAY-FRIDAY DECEMBER 24-25, 2020** | Office Closed in observance of Christmas  
**THURSDAY DECEMBER 31, 2020** | Office Closed at noon for New Year's Eve  
**FRIDAY JANUARY 1, 2020** | Office Closed in observance of New Year's Day

\*8 hours of POST CPT



## Letter from the Editor



JULIE PRAYER  
*Editor in Chief*

# “Change is the only constant in life.”

2020 has certainly been the banner year for that ancient Greek quote.

Fortunately for the people of Sacramento County, DSA members are well-versed in quickly adapting to changes. Deemed essential during the COVID-19 pandemic, they have dealt with ever-evolving policy changes related to social distancing and PPE requirements. Corrections staff quickly handled inmate population fluctuations due to release orders and a temporary zero-bail ruling. There has not been a single member NOT impacted in some way.

On top of all this, a wave of anti-law enforcement sentiment from a vocal few sparked nationwide rioting. Our members, on the front lines, protected the peaceful protesters from the violence sparked by those who know no method other than resorting to violence. I can't think of any other career that has taken such an unfair beating as law enforcement.

Life is full of positive and negative experiences, and I prefer to learn from the negative and focus on the positive. Where will we be when things calm down and we acclimate to a new normal? I don't have that answer. But I have observed a lot of positivity emerge from the tempest. Discomfort pushes us in directions we wouldn't normally go in otherwise, and we often find ourselves in a better place. From the COVID restrictions, we've found innovative, new ways of doing things, because we still need to live our lives. From the anti-police sentiment, we've seen the silent majority, who will always support you, become

much more vocal, and they are standing their ground. When we ask the public to contact the Board of Supervisors and demand law enforcement budgets not be defunded, the response is overwhelming.

We're excited to bring this issue of *The Deputy* to you, and hope you enjoy the content. Officer privacy issues have been highlighted nationally with the proliferation of doxxing cases, in which a peace officer's personal information is made public. Retired DSA member, Pete James, has written a timely article on officer privacy we hope you all will check out.

Many vacations have been put on pause or cancelled altogether due to travel restrictions, robbing people of the mental health benefits of getting away from it all. To inspire your next trip, we're featuring “Vacationing Vicariously” in our Health and Wellness section, where some of our members share their favorite vacation spots from past trips, in hope of giving you ideas for places to go in the future.

Speaking of the future, it's on its way. I don't know what it looks like, but I do know one thing for sure: I can speak with 100% confidence that the majority supports you. Thank you all for everything you do: the lives you impact, the countless, unspoken personal sacrifices you make for the greater good...the ones that hurt and you keep to yourself.

**You are needed. You are appreciated. You are all amazing. Make it home safe.**



## *Message from the President*

SERGEANT KEVIN MICKELSON  
*President*

# Welcome to the Summer/Fall 2020 edition of “*The Deputy*” magazine!

A lot has changed since the last issue of *The Deputy* magazine. The world looks and behaves differently due to COVID-19, but what has made the biggest impact on us here at your Association is the defunding of the police narrative that is being pushed. Like you, we are disheartened and angry when we see all the brave men and women in uniform under attack in cities across our great nation, including here in Sacramento. When we learned of Supervisor Serna’s plan to try and “Defund” the Sheriff’s Office by 10% we sprang into action.

As you know, your Association is not about to back down from fighting for your rights. When calls to “defund the police” are resulting in law enforcement budgets being slashed and allowing crime to run rampant, it strengthens our resolve to not allow such nonsense to happen in Sacramento County. Ultimately, any cuts to the Sacramento County Sheriff’s Office’s budget needed to be voted on by the five Board of Supervisors. That vote took place on September 10th. We knew going into the budget deliberations that the budget being recommended to the Board of Supervisors was basically a status quo budget for all county departments but we also know Supervisor Serna was going to make a push to cut the Sheriff’s Office budget by 10%. We were successful in our campaign to sway the opinion of all five supervisors to not support budget cuts to the Sheriff’s Office.

This did not come without expense and a lot of work by your Association prior to the budget vote. In the ten days leading

up to the budget vote we did the following: we contracted with Clear Channel Outdoor Advertising to display pro-law enforcement messages on rotating digital billboards around Sacramento County. We sent out a mailer to 100,000 county residents with a handy tear-out card pre-addressed to their respective County Supervisor to communicate that they did not want law enforcement funding cut. We received information that each supervisor received approximately 800 of those cards back in their mail. We contracted with Iheart Media and ran radio spots. We ran banner ads on social media, targeting 20,000 IP addresses in both Supervisor Nottoli and Kennedy’s districts. Finally, we robo-called 20,000 voters in both Supervisor Nottoli and Kennedy’s district the day before the vote. We also continued to use our own social media accounts to advise law enforcement supporters of actions they could take to help prevent these cuts.

Many of you were around in 2008-2009 when the previous budget cuts hit. You remember what a devastating time it was for the Sheriff’s Office. We did not want to live through that nightmare again. This is why our Association exists. While we wished we didn’t have to spend the money to force the Board of Supervisors to do the right thing, I’m glad that we have the support of the membership and the resources to put up the fight when needed. Our members, who have chosen this most noble profession, will continue to do the good work of keeping their community safe. And your Association will continue to fight on your behalf.

**If you ever need anything, we are always just a phone call away. Stay safe!**

## Message from the Vice President



SERGEANT TYLER NEFF  
*Vice President*

The job of a peace officer is incredibly rewarding. Having the power to serve those in your community allows you to make life better for the individuals you encounter daily. Due to the nature of calls for service we receive, however, with this reward also comes frequent risk of physical injury. It is rare to meet a peace officer who made it through their career without experiencing a Workers' Compensation claim. Our civilian members also experience on the job injuries, however not at the same frequency and/or severity of our sworn staff.

There was a time in the not-too-distant past when filing a claim, also known as "filling out a packet," brought a sense of shame for some: perhaps they did not feel their injury rose to the level of filing a claim, or they feared being seen as "not tough." Neither of these attitudes focuses on what matters most: your health and career longevity. Fortunately we have seen a shift in these attitudes to ones that demonstrate more care, compassion, and an understanding of how old injuries can come back to haunt our members later in their career, or in retirement.

If you experience an on-duty injury, the first step is to immediately notify your supervisor. This will likely trigger them to begin filling out a Workers' Compensation packet, and they will need to ask you some questions to best complete it. To ensure thorough documentation and to make sure you received proper treatment, you will also likely need to visit the doctor. Your employer has 90 (ninety) days to accept or deny your claim. As articulated in section 14.2 of your current contract, the County Safety Office provides a copy of each *Employer's Report of Occupational Injury or Illness* (Form 5020) to our office within 2 (two) days of receiving it from the Sheriff's Office.

Once our office receives this notification, we will then send a letter to you containing contact information for a Workers'

Compensation attorney. We encourage you to reach out and thoroughly be aware of your rights. It is not uncommon for our office to receive calls from members during the final stages of their claims asking if they should sign off on their settlement paperwork. My response is usually, "What does your attorney say?" To which they usually reply, "I don't have an attorney." Take our advice: when you receive the letter from us, call the attorney. Don't wait until the end of your claim.

All DSA members are potentially eligible for California Workers' Compensation benefits, which include permanent and temporary disability, death benefits, and vocational rehabilitation, among others. Our sworn members have an additional level of benefits available to them, which is a presumptive on the job injury, meaning if they are diagnosed with a select type of injury or illness, there is a reasonable probability it was work-related, and it becomes the responsibility of the employer to disprove the presumption. This list includes hernias, heart-related injuries, pneumonia, MRSA, meningitis, cancer, tuberculosis, post-traumatic stress disorder, and lower back injuries.

Additionally, the COVID-19 situation has caused both the County of Sacramento and the State of California to issue decrees that determined COVID-19 contraction was also presumptive for essential employees, if contracted during the course and scope of their employment. The State's order, issued May 6, 2020, was issued with a 90-day expiration. Please check with Human Resources or the Employee Relations Officer for orders currently in effect.

We want all of our members to make it to retirement in the best shape possible. It is in this spirit that we recommend: when in doubt, fill the packet out.





# Dana & Christina's Corner

By: Julie Prayter, Editor



**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. Notary commission renewal requires a class and an exam, and there have been nation-wide delays reported in commission-holders being able to renew their licenses. Dana and Christina are on top of it, and made sure their commissions were renewed so our members would not experience any lapse in service.

**HALL RESERVATION UPDATE:** 2020 has been a challenging year for gatherings! 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. You can check hall availability in the "Calendar" feature of the new DSA app. (To download the app, scan the QR code below. You must have a current, valid username and password with the Members' Only section of the DSA website to log into the app). When you are ready to reserve the hall for your event, call our main line at (916) 441-4141. A refundable security deposit of \$250 is required, in addition to a cleaning fee. 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.** Finally, we have worked with our cleaning crew to ensure a disinfecting, deep-cleaning of the hall is completed following each event.

**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. We are going to keep selling discounted movie tickets in hope that the theaters open up to full capacity soon! 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.

**LONG-TERM DISABILITY BENEFIT:** When a new member is given the option to sign up for membership in the DSA, they are also given the option to take advantage of signing up for long-term disability (LTD) benefits through the California Law Enforcement Association (CLEA). CLEA is a non-political, non-profit benefit association committed to offering the best benefits available to California law enforcement. For thirty-four (34) years, the CLEA LTD plan has served the California law enforcement community with comprehensive LTD benefits at the best rate. It's not too late to sign up for LTD benefits! If you are interested, please email Christina at [cmatranga@scdsa.org](mailto:cmatranga@scdsa.org).

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



Google Play



Apple Store

# END OF WATCH



**JOSEPH MCKINNEY**  
August 15, 1950



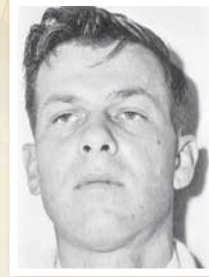
**CHARLES J. OGLE**  
March 12, 1951



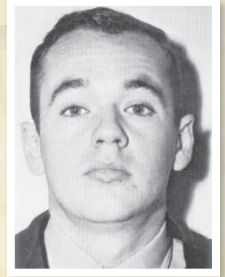
**WILLIAM LITTLEJOHN**  
June 3, 1955



**ROGER L. BAUMAN**  
December 12, 1961



**KENNETH B. ROYAL**  
June 7, 1968



**BRUCE R. VERHOEVEN**  
December 4, 1973



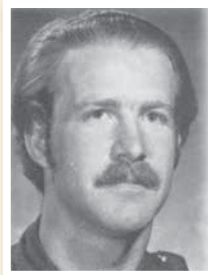
**STEWART P. BAIRD**  
June 13, 1976



**CHRISTOPHER W. BOONE**  
October 25, 1979



**GENE 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

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

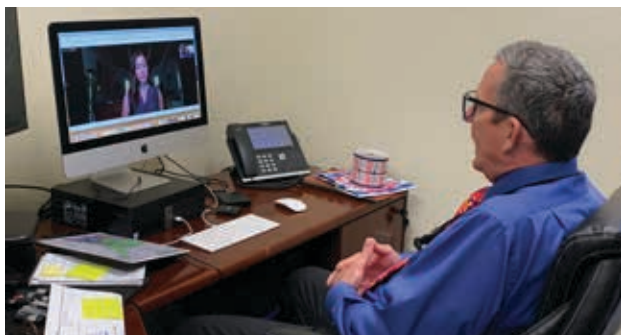




# Mission Accomplished... For Now

Sacramento County Board of Supervisors conducted public hearings September 9 and 10 to determine the final 2020/2021 fiscal year budget. Prior to these budget hearings, we had reliable information of Supervisor Serna's intent to push a "defund" agenda. However, following the outcry of Sacramento County residents, a clear change in tone was obvious in his opinion piece published in a local "news" outlet the morning of the hearings.

On September 10, they voted to approve the recommended budget, which kept the Sheriff's Office budget intact. In anticipation of any "Defund the Police" rhetoric any of the Supervisors may have been planning, we launched a "Defend Don't Defund" campaign on August 31st. This campaign encouraged residents of Sacramento County who support law enforcement to contact the Board and voice their feelings. The silent majority spoke loud and clear: the people of Sacramento County will not tolerate what is being allowed in cities like Portland and Seattle that have adopted the Defund the Police disaster. Thousands of phone calls, emails, and mailer cards were received by the Board.



**We asked the people of Sacramento County for help, and they delivered big time. We anticipate future attempts to defund law enforcement, and we will keep you updated on how you can help prevent that.**



# RICH DESMOND

## FOR COUNTY SUPERVISOR

endorsed and supported by public safety



As a law enforcement officer and lifelong Sacramento resident, I am extremely proud, both personally and professionally, to earn the endorsement of the Deputy Sheriffs' Association. As a supervisor, I will be committed to providing our law enforcement officers with the tools and training they need to keep us safe. I look forward to working with the DSA, in collaboration with service providers, community groups, business owners, and others to compassionately but effectively get our homeless population the medical treatment, housing, and job training they need.

– Rich Desmond

### ENDORSED BY

Sacramento County Deputy Sheriffs' Association

Sacramento Area Firefighters, Local 522

Sacramento Police Officers' Association

Sacramento County Law Enforcement Managers' Association

Anne Marie Schubert - Sacramento County District Attorney

Sheriff John McGinness - Sacramento County Sheriff (Ret.)

Sheriff Lou Blanas - Sacramento County (Ret.)



FOR A COMPLETE LIST OF ENDORSEMENTS OR FOR MORE INFORMATION, PLEASE VISIT [WWW.RICHDESMOND.COM](http://WWW.RICHDESMOND.COM)



# HONOR ROLL

## THE POLICE UNITY TOUR 2020



The unique circumstances of this year, unfortunately, meant the cancellation of memorial events across the country during National Police Week (May 10-16). That included the Police Unity Tour (PUT), during which hundreds of participants make a four day, three hundred mile trek through the East Coast, ending at the National Law Enforcement Officers Memorial in Washington, D.C.

Never backing down from a challenge, PUT members committed to riding three hundred miles during the month of May. Every single day, these men and women, dedicated to honoring the one hundred and thirty-five peace officers killed in the line of duty in 2019, hopped on a variety of bikes to log mileage in honor of the fallen. These bikes ranged from Peletons, bicycles, and even a unicycle.

Our members reported that they were inspired by having two surviving spouses on the team, Crystal Mitchell and Amy Stasyuk. The DSA is proud to be an ongoing donor to this noble cause. We commend this remarkable, inspiring team for overcoming adverse circumstances to ensure our fallen brothers and sisters are honored. We will **#NeverForget** them.









# MEMBER APPRECIATION DAYS

August 18-19, we hosted our 2nd Annual Member Appreciation Days event here at the member hall. We had a fantastic turnout! Members in attendance were treated to a free catered bbq lunch, DSA swag, and goodies from Operation Gratitude.

*Thanks to everyone who stopped by!*





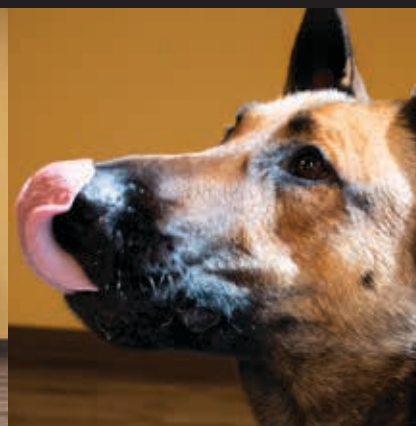
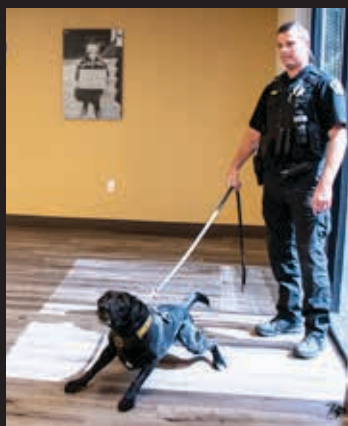




# Heroes and Happenings



The Air Operations team: keeping everyone on the ground safe!



The Airport's K9 team wanted to use the member hall for a training exercise, and we were happy to have them!





Following Deputy Saelee's swearing-in as the latest DSA Board Member, we hosted a General Membership meeting. Thanks to all who came out!



Tyler and Julie having fun on our way to a Colonel Buzz Patterson campaign event. Thanks to Buzz for vocally supporting law enforcement!



Who's prepped for COVID and safe social distancing? Dana and Jose!





Just because....dispatchers rock! Congrats to DSA members Kimiko "Christina" Baylor on winning Dispatcher of the Year, and Monica Tarbuskovich on winning 911 Communications Dispatcher of the Year!



Job stewards meet periodically and are crucial to helping with the information flow about what members want from their union, and what the union can do for members. BIG thanks to all of our dedicated job stewards!



We host a lot of trainings here at the members' hall. Well-trained members are safe members, and there is nothing more important than your safety.





The DSA showing support for the repainting of the blue line around murdered Sacramento Police Officer Tara O'Sullivan's ball field. #NeverForget



Kevin and Nate provide a presentation to a class of academy recruits on the importance of joining the union. We look forward to welcoming these future DSA members!



Our members being shown some love from the public they serve.





From virtual townhall meetings to video messages, the DSA is always finding new ways to fight hard for our members!

\*\*\* REWARD \$2000 \*\*\*

**CALL 916-549-4350**

\*\*\* REWARD \$2000 \*\*\*

**CALL 916-549-4350**

The DSA proudly sponsored banners, yard signs, and flyers to help bring retired Airport K9, Levi, home. Levi went missing from his handler's home in late December 2019. His handler, Deputy Rolland, has been diligently searching for him ever since. Check out their Facebook page to report any possible sightings.





We love getting visits from our members!



Other duties as assigned: your reps take on all kinds of projects to ensure your member hall is always top-notch.



# 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](http://www.711club.org)

## CAREER ADVICE FROM RETIRED DSA MEMBERS:



### Bonnie Loggins:

*"My simple career advice would be to put as much money as your budget will allow into Deferred Compensation and to do that early in your career. While money isn't everything, it certainly helps to have a 'little extra' set aside"*

*"The countdown to retirement starts from day one on the job and comes more quickly than you realize. My almost 25 year career in Law Enforcement – first as a dispatcher and then as a deputy – is almost a blur now. I love my blue family and hope that current working blue brothers and sisters holding the line know they have a lot of support."*



# DIGITAL PRIVACY

By: Pete James, Retired SSO

**TODAY, DIGITAL  
PRIVACY IS MORE  
IMPORTANT THAN  
EVER BEFORE.**



With data being available at anyone's fingertips and growing hostility toward law enforcement, taking back your online privacy is critical. While you can't become completely invisible online, you should strive to become a challenging target to anyone with ill intent.

**Here are a few tips to help you take your privacy back online.**

## 1. PROTECT YOUR HOME ADDRESS

Google your name, the city you live in, and the word "address" and you'll be surprised at what you see. People-search sites like WhitePages, Spokeo, and BeenVerified expose your personal information, including your home address, phone number, email, and names of relatives.

Removing yourself from these sites is an investment, but worth it.

Deleting your information from these sites can take up to a month, so the earlier you start, the earlier you'll have an extra layer of protection.

## 2. PROTECT YOUR CREDIT

Placing a security freeze will not allow new creditors to query or establish a new credit account in your name. If you need to open a new account, you unfreeze the account as long as necessary.

This service is free and takes less than 5 minutes for each account. There are more than just the top three, Experian, Equifax, and Transunion. Remember Innovis, Chex, and NCTUE.

## 3. TWO-FACTOR AUTHENTICATION

You know when you log into an account and you get a text message with a 6-digit code? That's two-factor authentication (2FA) and it's very effective at keeping your accounts secure.

You should set up 2FA on every account that offers it, especially your email accounts. Your important financial, shopping, and social media accounts use password-reset requests sent via email. If your email account is compromised, a hacker could intercept those password-reset emails and change the passwords to your important accounts.

Data breaches are common and they expose your usernames and passwords. If you have 2FA enabled, an attacker won't be able to access your account.

With the growth of the internet, information is readily available. Take some simple steps and you'll feel a lot more secure at work and at home.

## WANT MORE PRIVACY TIPS THAT CAN HELP YOU TAKE BACK YOUR PRIVACY?

Check out my free ebook you can get from my website, [OfficerPrivacy.com/ebook](http://OfficerPrivacy.com/ebook).

Pete can be contacted at [info@OfficerPrivacy.com](mailto:info@OfficerPrivacy.com)



*Pete James retired from the Sacramento Sheriff's Office as a Lieutenant after 25 years of service. He continues to work as a digital forensics consultant and privacy expert. He started OfficerPrivacy.com to help law enforcement employees and their families stay safe and private by removing their personal information from the internet.*

# THE CROSSFIT CENTURION WAY

By: Julie Prayter, Editor

We all know physical activity provides significant health benefits. Regular exercise increases the efficiency with which our hearts and lungs work, it decreases anxiety, has a regulatory effect on mood disorders, it strengthens the immune system, and is a proven therapeutic strategy to improving fatty liver disease. Not to mention, we all feel better when we like how we look. With the proliferation of affordable gym chains everywhere, it has never been easier, or more important to your health, to jump into the world of fitness. If you're looking to make this jump, or looking to change up your current routine, you may want to consider CrossFit Centurion.

According to an article by Emma Hogan featured on [www.lesmills.com](http://www.lesmills.com), one of the three top fitness trends in 2020 is group workouts. You can no doubt get a great workout at home, but there are benefits exclusive to group workouts. Clients of DSA member Ian Carver and his wife, Allison, see these benefits firsthand during workout classes they attend at the Carvers' CrossFit Centurion gym.

Since 2008, the Carvers have been delivering the CrossFit option to those looking for a new kind of workout. I sat in on a class recently at their facility off of Highway 50 near Sunrise and am eager to share the experience with our readers. Several things caught my attention upon entering the spacious gym: first, the interaction not only between the Carvers and their clients, but among the clients themselves. The Carvers knew everyone by name, and there was a clear camaraderie among attendees. No one seemed bored or as if they were phoning it in; everyone seemed genuinely upbeat about being there, in spite of the forecast for the day being 96 degrees. Also noticed were the two friendly French Bulldogs, Lulu and Layla, waddling up to greet everyone entering.



Class began at 10:00am sharp. Attendees formed two rows in the center floor exercise area of the gym and began receiving instruction from Ian and Allison. According to the Carvers, they initially started with one-on-one instruction, but have now expanded to a 10:1 client to instructor ratio. This allows them to circulate during classes and emphasize the most important tenets of CrossFit: proper form. While the routines they ran the group through in the hour that followed were intense, competition comes second to working out properly. The goal is to ensure injury prevention and efficient energy exertion.

"Form and full ROM (Range of Motion) are the main points we want to stress, and often get overlooked or thrown to the wayside by many CrossFit affiliates and their clients when the competitive spirit takes over," according to Ian. This is particularly noteworthy to those in law enforcement: deadlifts simulate picking up something heavy, burpees can simulate a fight, running and pullups can simulate foot pursuits and jumping fences. Identifying these movements and working them while maintaining proper form provides a definite shakeup to the standard chain gym.

"We knew if we opened a gym, we wanted it to be like Cheers," reflected Ian, true to his word after documenting rep numbers reported by students on their white board without having to ask anyone their names. For those considering trying it out, the Carvers encourage people to attend a free trial class to see how they like it. If you're considering a different CrossFit gym, keep in mind different ownership means different philosophies, and not all CrossFit gyms are the same. "The average CrossFit gym fees average \$170 per month, and for that amount, you had better be getting a coach who is going to coach you. Watch what's happening (in the trial class),







## D.T.'s Story

get reviews, and go with the option that will make you better mentally and physically. Because that's my job." Once the trial class is complete, the Carvers provide an assessment for attendees. They also offer dietary consultation, as per Ian, it is a significant part of your overall health.

The CrossFit Centurion location has workout options seven days a week, including one-hour classes like the one I attended or open gym times. Allison has also begun providing life and health coaching services to female clients, during which, "We do the hard work on ourselves as women. We sit down and pull the "yuckies" out. We address self-confidence issues, feeling alone, and self-worth. I have life coaching and health coaching certifications, and it's incredible to see the changes: in women finding their purpose so they like who they are again. Their dim light becomes a flood light again." Allison has provided coaching services to women of all ages from all backgrounds, and specializes in helping women involved in public safety, whether personally or through their significant others.

At the end of class, no one seemed to be in a hurry to leave. When "see you next class" was said, it wasn't just semantics- it was a caring accountability that is a serendipitous byproduct of group fitness.

And they're always glad they came.



In October 2018, DSA member, Detective D.T. Brown, was working at his desk at High-Tech Crimes. He began to feel chest pains, and they continued to increase in intensity. When he couldn't ignore it anymore, he drove himself to the hospital and walked straight to the Emergency Room. "They ruled out a heart attack, and I was scheduled for a cardiac ablation procedure in March 2019."

D.T. had already been working out sporadically at CrossFit Centurion with Ian and Allison Carver since late 2017, joining his daughter who had already been a member since 2016.

That procedure went well, however when it came time to remove the catheters from each leg while in recovery, D.T. took a deep breath in, in anticipation of removal, and his heart suddenly stopped. "It felt like my chest was being crushed." As D.T.'s wife watched, medical staff began performing CPR on him, and fortunately, brought him back.

D.T. didn't know how he'd come back from it. "In the movie Outpost, one character describes a seemingly impossible task as being like "fighting from the inside bottom of a paper cup. The walls are slick, and I can't climb out." D.T. emailed Ian and said, "I'm going to need your help." Ian replied, "I got you."

While individuals are not scalable to CrossFit, CrossFit is scalable to individuals. Ian developed a protocol for D.T., and after witnessing D.T. keep up with class attendees half his age with ease, it was clear the protocol was a success.

While there are many options for those wishing to get in shape and/or improve their cardiovascular health, D.T. prefers CrossFit because it "feels like I have a personal trainer who prioritizes me doing things right, in regard to position and mechanics. The workouts are not repetitive, and it's something different every time." When I asked D.T. what advice he had for our readers, he said, "Pull the trigger and get to a gym."



# VACATIONING VICARIOUSLY

By: Julie Prayter and Participating DSA Members

Want to get away? We know we do! Vacations have just not been the same this year with all of the COVID-19 restrictions in place. That's a shame, because vacations provide so many benefits: they allow us to replenish our energy, they promote creativity and relaxation, expose us to new food, culture, and ways of doing things, provide mental health benefits, and they create an opportunity for us to support the local economies. Thanks to our members who shared some of their favorite spots with us. We hope you are able to get some ideas for the next time you need to get away.

## DEPUTY LUTHER

Deputy Luther shared a trip to Ft. Bragg she took.  
“Car trips are the best!”

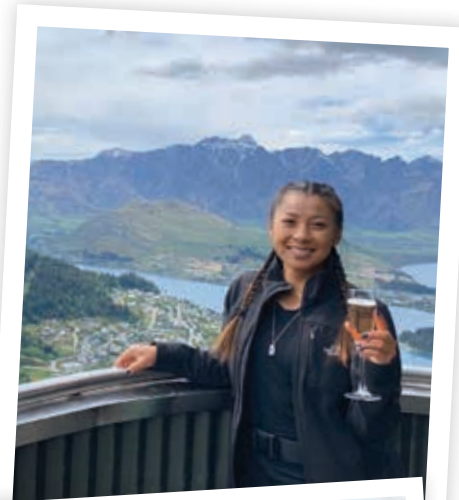
“I love the beach and Fort Bragg is only a few hours away, so it's easier to plan a quick out of town trip. I like simple trips that don't require a lot of fancy to get out and enjoy life. No matter who you are, you can find some sort of peace in the ocean to help recharge your life battery, just sayn.



## DEPUTY SAELEE

“In 2019, I got a chance to travel to New Zealand with some of my favorite people!”

“We rented an RV and drove up the South Island while hiking a number of trails. Traveling has been a great way for me to connect with different people from different cultures. It is also a great way to temporarily disconnect from our normal routines. All in general, a great way to escape!”





### THE MURPHYS

The Murphys enjoy trips up to Lake Tahoe.

"I heard about the monkey rock, and decided Steve and I needed to go check it out. We got a good hike in and enjoyed some beautiful scenery and Tahoe fresh air."

### SERGEANT BELL

Sergeant Bell and his family enjoy Disneyland at Halloween time. While they are currently scheduled to be closed this year, Sergeant Bell is looking forward to 2021.

"My favorite place to vacation is Disneyland during Halloween. It's one of the few times that the park changes its whole theme along with the parade. It's a good place to de-stress because the outside world disappears once you enter the park."

### SERGEANT ROWE

Sergeant Rowe and her family, like the Murphys, enjoy Lake Tahoe time!

"Recently my family and I vacationed in beautiful North Lake Tahoe. My parents, my brother, sister and their families brought the total to 16 people loving on each other in one cabin. We've been doing it for 12 years straight. Our intentional time together allows us to catch up with each other, encounter new experiences together, read a book, play games and simply relax. I always return refreshed, renewed and with a smile in anticipation for the next year's gathering."



# SHINY OBJECT LENDERS VS. QUALIFIED LENDERS

Do you know which one you are working with?

By Jennifer Davis

Cell: (916) 240-3578 Email: jendavis@financeofamerica.com



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- MORTGAGE -

Considering purchasing or refinancing a home? Everyone is talking about how hot the market is and how low interest rates are. If you cannot pay cash you need a home loan. If you need a home loan, you will need a lender. Lenders are advertising everywhere and most utilize “shiny object” marketing campaigns. In today’s world of cell phones, lap tops, and social media, how do you know *who* you are engaging with? In honor of The Deputy Magazine, I want to provide pointers on the differences between “shiny object” lenders and Mortgage Planning Lenders.

Many of you can recall your last lending transaction.

How did it go? Was it painful? Did the lender ask for a blood sample along with your most recent w2s? Choosing a lender can be decided based on the first interaction! Most “shiny object” lenders gather information initially, ask you for documents then



send you a quote of what your future loan would look like. I call this the “one size fits all” method. The new interest rate and payment look amazing right? Over the last few months, I’ve received several calls from First Responders asking me to review quotes from other lenders. Every one of these appeared to follow the “one size fits all” method. The problem is the lender is only going off your documentation. The inefficiencies with this approach is that none of your *financial priorities* have been taken into consideration when determining your mortgage needs.

A Mortgage Planning Lender, will ask strategic questions and then provide a mortgage plan on a purchase or refinance loan. Here are a few examples: Why are you refinancing and how long will you be remaining in the property? Just because rates are low, does not mean it’s a cost savings when you are only planning to stay in the house for another year or two. “Shiny object” lenders will tell you it’s worth doing, so they can get a deal! A Mortgage Planner will give you the cost benefits and how many months to break even. Is the transaction a rate and term vs. cash out refinance? Possibly you inquired about lowering the rate only? A Mortgage Planner

will analyze your initial request and evaluate your credit report for possible cost savings. Looking at your TOTAL debt on the credit report and asking questions is fundamental. Is there high interest credit card debt? Maybe home improvement or a pool loan you can pay off? Another approach by a Mortgage Planner is rapid rescoring. Keep in mind when talking about your FICO this is essential whether you are purchasing or refinancing! If your current lender or past lender has not consulted your credit report findings with you, you have been given a great disservice. A Mortgage Planner will look at how a 700 FICO might be able to increase forty points. This will improve your rate and payment. Often, this improvement can be a half percent improvement in *rate*. A “shiny object” lender takes your score and determines your rate based on your current FICO. Lastly, a Mortgage Planner is giving you the knowledge of loan programs, the pros and cons of each loan option and advising on the various mortgage insurance options when applicable. A Mortgage Planner’s experience and knowledge is key to your financial success.

Choose a lender that wants to work with First Responders and respects your job! Your job can be stressful and time consuming. Whether you work graveyards or days, worrying about the home loan process and strategy shouldn’t be a part of your daily worries.

In this issue, I have only touched upon the most basic facts of choosing a Mortgage Planner. Remember, if your lender isn’t asking you the right questions, then find one that does. The reason most lenders don’t operate tactically is because it takes time and effort. “Shiny object” lenders just want deals and are solely vested in the sale. They are selling and not advising. Experienced lenders are seeking the maximum benefits for their clients and they create client relationships! If you are considering purchasing or refinancing a home give me a call. As a First Responder family myself, I’m here for you. I can look at current or past quotes and give you some advice. It is important you work with a lender you can trust! Be safe!

*As a first responder family myself I am here for you. I can look at current or past quotes or give you credit building advice. It is important you work with a lender you can trust! Give me a call today if you have any questions. Be safe!*







By: Cecelia Tsang

## Helping an Aging Parent When You are the Responsible One

Oftentimes, we receive panicked phone calls from adult children whose parents are beginning to experience difficulty with managing their own finances or taking care of themselves. The following are some examples of actions that can be taken by the “responsible one” in the family to step in and help:

### Hypothetical Situation:

John notices that his elderly mother Mary has started to decline in health and frequently forgets things. He is especially concerned that she has been neglecting her bills and medication. At a recent visit to the doctor, Mary’s primary care physician notes that she appears to be suffering from significant neurocognitive impairment (dementia/Alzheimer’s). John wants to make sure that her bills are paid on time and that she receives the proper care she needs. John tries to contact her mortgage company and bank, but neither are willing to speak with him because he is not the account holder. Mary is becoming increasingly paranoid and uncooperative.

### What can John Do to Step in and Help Mary?

**Scenario 1:** Years ago, Mary worked with her estate planning attorney to establish a Living Trust and Powers of Attorney for Financial Management and Healthcare, designating John as the Successor Trustee and Agent. John obtains a written certification from Mary’s doctor stating that she is unable to manage her personal and financial affairs. John is then able to use the documents to gain formal legal access to step in on Mary’s behalf to pay bills, manage her assets, and correspond directly with her healthcare provider. It is a lot of work for John, but he is thankful that Mary was so proactive and had the legal documents in place to allow him to easily step in and help her.

**Scenario 2:** Mary has no estate planning documents in place. She had been talking about setting up a Living Trust for years but never got around to it. Every time John tried to bring up

the subject, Mary refused to talk about it. Now, with Mary’s lack of mental capacity, it is too late for Mary to establish legal documents. In order for John to have the legal right to access her accounts and correspond on her behalf with financial institutions, government agencies, and her healthcare provider, he must petition the Probate Court to be appointed her Conservator. It is a time-consuming, expensive, and painful process for John and Mary.

As estate planning attorneys, we want clients to be proactive in planning for life events such as disability and death. In establishing the proper legal documents before such an event occurs, it allows the clients to decide important issues such as who should be the decision-maker and what instructions they should follow. It also makes things much easier and less expensive for the individuals (often adult children) who have to step in when the time comes. Most people, like Mary from the example above, tend to put off their estate planning until it is too late. At that point the adult children, and often the most responsible one, are left trying to figure out what to do and are left with very few options.

As uncomfortable as it is to have these types of conversations with aging parents, it is vital to have them. Estate planning is really a selfless act, meant to make things as easy as possible for that responsible adult child who will be left taking care of mom or dad.

If you would like more information or would like to schedule a consultation, please call our office at (916) 520-3712.

*Disclaimer: This article is intended for informational purposes only. Please consult with a licensed attorney for further analysis of your specific needs.*

Family Wealth Law Group, PC is a Sacramento-based law firm that practices exclusively in the area of Trusts and Estates, providing services regarding estate planning, trust administration, probate administration, conservatorships, and guardianships.



# DOWN BUT NOT OUT!

The US economy appears to be turning a major corner, and better times may be ahead later in 2020. Recent economic data has come in significantly better than what economists had expected, and in some cases, beating previous records.

**F**or example, the May US Bureau of Labor Statistics employment report showed a record 2.5 million jobs created—overall 10 million more jobs than economists expected, according to Bloomberg. Additionally, retail sales soared nearly 18% in May, according to the US Census Bureau, again much better than what was expected. Even though these rebounds are coming off historically low levels, it has been encouraging to see how quickly the economy may be coming back.

The big question, though, is when will the economy get back to normal? Although parts of our economy are coming back quickly, other areas may take years to come back fully. Industries like hotels, restaurants, and airlines are going to be under pressure for a long time. In fact, in the 10 US recessions since 1950, it took nearly 30 months on average for all the jobs that were lost to come back. More recently, it took four years for all the jobs to return after the tech bubble recession in the early



2000s, and more than six years for all of the lost jobs to return after the financial crisis of 2008–09. Our economy lost nearly 20 million jobs in the past three months, and even with re-hiring activity in May and June, it may take years to recover all those job losses. (Jobs data from US Census Bureau)

A major second wave of COVID-19 is the big wild card. Although most of us don't expect to go into full lockdown mode again like we did in March and April, more restrictions may be put in place, which could hinder the economic recovery. But it isn't all bad news. On June 22, Dr. Anthony Fauci, director of the National Institute of Allergy and Infectious Disease, said at a congressional hearing that a vaccine may be available by early 2021. He noted that in the past it has taken years to develop a vaccine against viruses, but with the entire world working together to beat COVID-19, this vaccine may be the fastest to market ever produced.

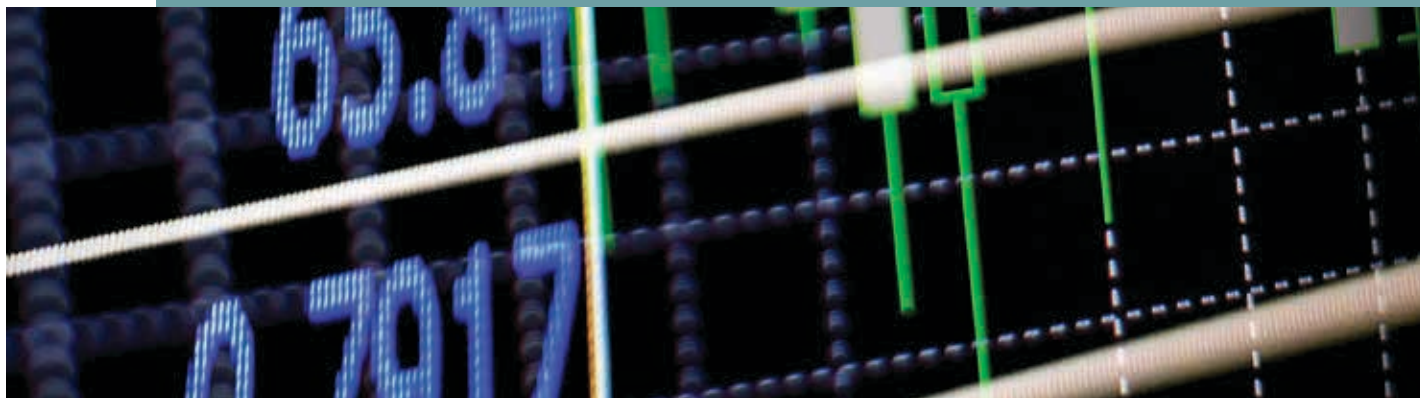
Voltaire said, "History never repeats itself. Man always does." Given the stock market is often driven by fear and greed, it has very human-like qualities, which means history may be a

guide for what may happen next. In March 2003, stocks hit a major low before a huge spike into early summer, when stocks consolidated—or sat on their gains—during the summer months, followed by an eventual move higher later in the year. There was a very similar reaction in the summer of 2009 after the March 2009 bear market lows. So far in 2020 we've had the March lows and a huge rally, so historically, a summertime pullback or consolidation would be normal—and maybe even healthy.

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While we've faced several health, social, and economic crises this year, now is a good time to think about how lucky we are to live in this great country and to remember the resilience and perseverance we've demonstrated over the past 244 years. History has shown us that better times will come.



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All data is provided as of June 30, 2020.

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## *Client Advisory: California Supreme Court Upholds the “California Rule” in Permitting Modifications Narrowly Focused on Abuses and Loopholes*

On July 30, 2020, the California Supreme Court issued its long-awaited ruling on the “California Rule” in *Alameda County Deputy Sheriffs’ Association, et al. v. Alameda County Employees’ Retirement System, et al.* (“ACDSA”). The opinion permits the Legislature to address perceived pension abuses, even if the modification reduces some employee benefits, while upholding the requirement of the California Rule that detrimental changes otherwise **must** be accompanied by offsetting new advantages. Under the standard articulated by the Court, pension reforms advocated by former San Jose Mayor Chuck Reed to reduce pension costs would almost certainly be held unconstitutional.

Although the Court denied the pensioners’ claims by upholding PEPRAs anti-spiking provisions, the ruling affirms and strengthens the California Rule. Carving a narrow exception from the requirement to offset detrimental modifications of pension benefits with new advantages, the Court held PEPRAs’ limitations on the inclusion certain leave payments, on-call pay, and other payments to enhance pension benefits were “enacted for the constitutionally permissible purpose of closing loopholes and preventing abuse of the pension system.” The Court also ruled that terminal pay was never includable. The Court then declined to apply equitable estoppel to enforce the *Ventura* settlement agreements providing for the inclusion of the disputed items in pension benefits.



The Court articulated a two-part test for evaluating pension modifications under the California Rule. First, the Court must determine whether the modifications impose an economic disadvantage and, if so, whether those disadvantages are offset in some manner by comparable new advantages. The Court must then determine whether the government's articulated purpose was sufficient, for constitutional purposes, to justify any impairment of pension rights.

The Court recognized PEPPRA resulted in a detriment to the Plaintiffs in this case but held the Legislature's purpose justified the modifications. In the unanimous ruling, Chief Justice Tani Cantil-Sakauye explained, prior contracts clause jurisprudence delineated what is not a constitutionally permissible purpose, including modifications to address revenue shortfalls and rising pension costs. The Chief Justice noted, "we have never addressed the circumstances under which such advantages need not be provided."

The Court also resolved the confusion over whether plan modifications that result in disadvantages to employees "must" or "should" be accompanied by new advantages. During oral arguments, David E. Mastagni asserted that the distinction made little difference. The Court largely agreed. "Should" is the proper test, but "should" cannot "be disregarded as merely precatory" and generally, "modifications of public employee pension plans "should" preserve the value of plan participants' pension rights."

In short, the California Rule "requires the level of pension benefits to be preserved if it is feasible to do so without undermining the Legislature's permissible purpose in enacting the pension modification." Here, the Court found PEPPRA's reforms pigeonholed this narrow exception. "The Legislature's decision to impose financial disadvantages on public employees without providing comparable advantages **will be upheld** under the contract clause **only if** providing comparable advantages would **undermine**, or would otherwise be inconsistent with, the modification's constitutionally permissible purpose. We conclude that the PEPPRA amendment survives this constitutional scrutiny." (Emphasis added.)

"Given our past decisions, we have no difficulty finding that the PEPPRA amendment was enacted to maintain the integrity of the pension system." The Court further explained, "it would defeat this proper objective to interpret the California Rule to require county pension plans either to maintain these loopholes for existing employees or to provide comparable new pension benefits that would perpetuate the unwarranted advantages provided by these loopholes."

Additionally, the Court rejected the argument that the employees acquired a contractual right to the inclusion of the disputed pay items because their contributions to the county pension fund were based on an actuarial calculation that included the additional benefit costs attributable to the inclusion of the disputed items. However, in footnote 18, the Court held that by paying for the inclusion of the disputed items, the employees might be entitled to a partial refund of their contributions.

The Court severely limited the power to modify pension benefits in the future, expressly holding the California Rule "remains the law of California." Rejecting the State's contention it possessed sweeping police powers to reduce pension benefits, the Court upheld the long-standing principle that pension rights vest upon commencement of employment. The State attempted to evade Contracts Clause analysis by arguing the changes only operated prospectively.

In repudiating the State's contention that PEPPRA's changes were only prospective, the Court agreed with Mr. Mastagni's argument that PEPPRA's amendment applies to all pension rights, regardless of when they were accrued. The Court characterized the State's argument as "misguided" and explained that the law in effect at the end of an employee's career is used to determine all pension benefits, resulting in a "profoundly retroactive impact."

The 90-page Opinion is nuanced and complicated. While the outcome is a disappointment to the plaintiffs, in this case, the standard upheld by the Court is a major win for all public employees in California. Any future pension modifications must be analyzed under the California Rule and the validity of the modifications will be determined based upon the facts of each case. Simply put, the employers and the state cannot terminate or modify your retirement plans to address increasing pension costs as Governor Brown stated that he had hoped to do.



Mastagni Holstedt clients with any questions regarding this case should contact: David E. Mastagni at [davidm@mastagni.com](mailto:davidm@mastagni.com). David argued the appeal on behalf of the Alameda County Deputy Sheriffs' Association. David E. Mastagni at [davidm@mastagni.com](mailto:davidm@mastagni.com).



# *Defunding Cops Isn't 'Justice,' It's Criminal*

By Senator Jim Nielsen

Passions are understandably running high in the wake of the police killing of George Floyd in Minneapolis. But one proposed response to this emotionally charged issue would wreak havoc on U.S. cities and send them spiraling into the dark ages, in terms of public safety.

**V**ideo footage of Officer Derek Chauvin with his knee on the neck of Floyd, a handcuffed black man lying face down in the street, should alarm anyone with basic regard for human life. It boggles the mind to imagine a scenario that calls for an officer to force his knee into a restrained man's neck for more than eight minutes – especially after the suspect has lost consciousness.

Without a doubt, the only proper remedy for this tragedy is justice.

Floyd's family deserves justice. The police officers involved must receive justice. Americans of every race, background and political stripe are calling for justice. Indeed, our nation is exceptional precisely because it was founded upon principles of freedom, equality and justice.

But what's the best way to ensure justice is served for Floyd, his family and the officers involved in this tragedy?

The Minneapolis City Council believes it has the solution:  
**Dismantle the police department.**

In fact, the idea of defunding and dismantling police departments is gaining traction and has become a rallying cry at protests nationwide, including in Philadelphia, Baltimore, Washington, D.C., and even many California cities, in the wake of Floyd's death. However, there are many fundamental flaws with these misguided defunding proposals.

Hiring a cop, in reality, produces a remarkable 60 percent return on investment for a community. A 2011 in-depth study of crime data over 50 years, *"The Effect of Police on Crime,"* found that "each dollar spent on police is associated with approximated \$1.60 in reduced victimization costs" and "police reduce violent crime more so than property crime."

Furthermore, Americans of every race overwhelmingly support hiring more police, not fewer. Fully 60 percent of African-Americans, 64 percent of Hispanics and 65 percent of Caucasians support increasing the number of police officers in their communities, according to a recent poll by *Vox* and *Civis Analytics*.



Need more evidence that defunding police is a formula for lawlessness, an invitation for widespread criminal activity and a prescription for rampant victimization?

Then consider this: At this very moment, we are being given a rare glimpse of life without cops.

Let's go to Minneapolis on May 28, when rioters ransacked businesses and the police department's Third Precinct station, setting it on fire. There were no cops to stop the arsonists because Mayor Jacob Frey ordered the officers to abandon their station. With no police presence in sight, a violent mob broke into the precinct and stole a knife and police-issue body armor, handcuffs, a pistol belt and a baton before setting the precinct ablaze. There has been only one arrest, despite the fact that these crimes were caught on camera, and federal authorities are still searching for arsonists who set fire to the Minnesota Transitions Charter School, Auto Zone, Wells Fargo and a supermarket.

In fact, since Floyd's death, rioters have shattered windows, sprayed graffiti, vandalized property, looted and set fire to more than 600 businesses and buildings in the Twin Cities area, according to a list compiled by the Minneapolis Star Tribune.

This revolting scene is playing out in other U.S. cities as well.

In Seattle, police have abandoned their downtown precinct as protesters began occupying and barricading the area, renaming it "Capitol Hill Autonomous Zone." This is happening as the Seattle City Council says it is conducting an "inquest" into the police department budget and may redirect funding.

During Chicago's most violent weekend this year, 27 people were reportedly killed and 65 more wounded while the Windy City was besieged by riots and looting. But the horrific bloodshed didn't stop Chicago Alderman Rossana Rodriguez Sanchez from calling on the city to defund the Chicago Police Department, saying, "I think it is a beautiful time to imagine what is possible."

In Los Angeles, where rioters have clashed with officers, torched police cars and looted businesses, Mayor Eric Garcetti used the term "killers" when he proposed steep budget cuts for law

enforcement. Garcetti wants to slash a whopping \$150 million in funding for the Los Angeles Police Department, even as the mayor has racked up hundreds of thousands in taxpayer-funded tabs for his own personal LAPD protection detail. Apparently, though Garcetti relies on law enforcement to safeguard his own life and property, he believes taxpaying citizens should surrender some of their deserved police protection.

In California, looters, vandals and even arsonists have rampaged through the streets of our most beloved cities. In Davis, rioters vandalized the police department. In Modesto, protesters threw bottles at cops. In Sacramento, rioters kicked in doors at the Sacramento County Main Jail and spray painted the wall with the words, "KILL ALL PIGS." They also blocked traffic on freeways and vandalized stores. In Oakland, they ransacked businesses, smashed windows, blocked traffic and hurled bottles at police. In San Jose, they attacked vehicles, blocked Interstate 880 and pelted police with rocks and firecrackers. In San Leandro, more than 70 cars were stolen from a dealership. Beverly Hills, Long Beach and Santa Monica experienced looting and vandalism. In San Diego, rioters threw fireworks and other objects at police officers. And the list goes on.

In many U.S. cities, the police literally did not show up.

There was no one to keep the peace and protect livelihoods of law-abiding citizens as rioters ransacked and destroyed their life's labor.

No penalties for a number of horrifying mob crimes committed against the community.

My friends, we are already witnessing life without cops.

It's a recipe for anarchy and chaos in society.

And if you cherish your community, if you value the rule of law, if you love peace, safety, equality and justice, it should shake you to your very core.

Is this the kind of America that we want for ourselves and our children?

Is this truly "justice" for George Floyd and his grieving family?



Elected to the State Senate in January 2013, Senator Nielsen proudly represents the citizens of Butte, Colusa, Glenn, Placer, Sacramento, Sutter, Tehama and Yuba counties. A fiscal conservative, Senator Nielsen is a lifelong supporter of public safety and private property rights. Nielsen and his wife Marilyn live in Tehama, California.



# 2020

## SCHOLARSHIPS RECIPIENTS



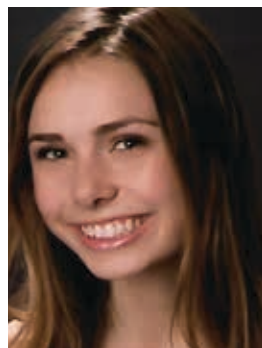
**BREANA B.**



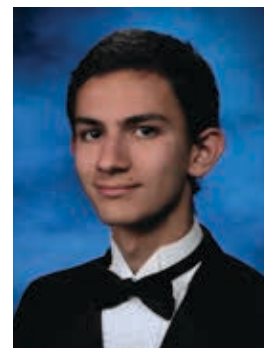
**ISABELLA B.**



**CARSON B.**



**GRACIELLA B.**



**CONNOR B.**



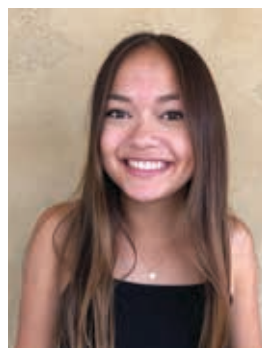
**PAYTON C.**



**BAILEY C.**



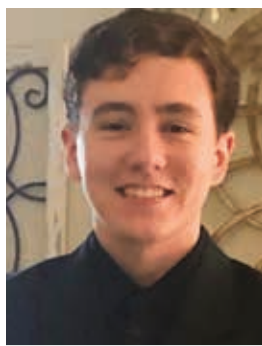
**EMILY D.**



**CAMERON D.**



**BAILEY D.**



**JP D.**



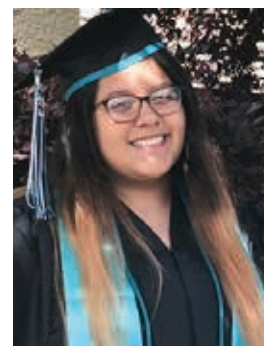
**ALAINA G.**



**NATALIE G.**

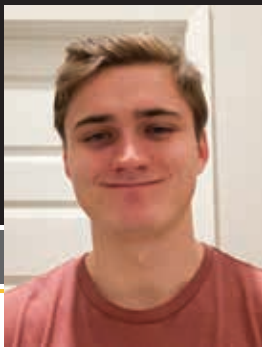


**BRADY H.**



**ALYNA H.**





**NOLAN H.**



**ELYSSA I.**



**DERRICK L.**



**VICTORIA L.**



**AMANDA L.**



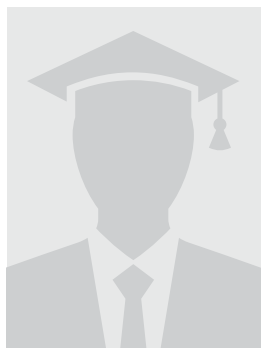
**NICOLE L.**



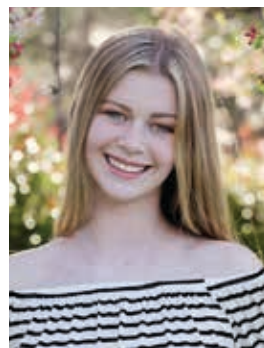
**JUSTIN M.**



**TRENTON N.**



**MADELYN S.**



**KAYLA S.**



**SONYA S.**



**SYDNEY S.**



**JUSTIN T.**



**JAMES T.**



**FRANCESCO T.**



**THOMAS T.**



**ALEXIS W.**





**T**he 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](http://www.star6.org)**.

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



# MEMBER BENEFITS

- Representation during administrative investigations
- Membership in the Fraternal Order of Police
- A free one-hour consultation with an attorney regarding non-course and scope personal matters
- A free one-hour consultation with an attorney regarding workers' compensation
- The right to vote on association leadership
- Preferred rates from supporting businesses
- Discount coupons to entertainment
- Reduced rates on all of your insurance needs
- Use of the member hall and facilities, pay only a small cleaning fee
- Optional long-term care and disability insurance
- The SCDSA will buy your badge for you upon your retirement
- Annual scholarship opportunities for members' children
- Other benefits as periodically authorized by the board:
  - Living trusts
  - Body scan international
  - Finance workshops
  - Retirement workshops
  - SCDSA backpacks and safes
- As a member of the SCDSA, you are also eligible for benefits through the STAR 6 Foundation, which include:
  - \$2500 active member upon death
  - \$2500 any in the line of duty death in state
  - \$1500 retired member upon death
  - Mental health and counseling support
  - Financial support



THE SACRAMENTO COUNTY DEPUTY SHERIFFS' ASSOCIATION PRESENTS

# CULTIVATING STAFF RESILIENCE IN LAW ENFORCEMENT

POST CERTIFIED 8 HOURS 1413-43174



## DSA Member Hall

The career of a first responder is unlike any other profession. Unfortunately, along with the incredible feeling of helping people comes repeated exposure to trauma, sometimes severe trauma. The Sacramento County Deputy Sheriffs' Association has teamed up with licensed psychotherapist, Jennifer Young, to provide this class to our members. Attendees will learn about different types of traumas, the physiological and psychological effects of trauma, and how they can apply this knowledge to ensure they get to retirement in the best shape possible.

***This class is sponsored by the SCDSA and is only open to our members.***

► For information about upcoming classes, please email [info@scdsa.org](mailto:info@scdsa.org)



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 SCDSA for the last several years.





# OPEN ENROLLMENT 2020

Open Enrollment has gone virtual this year, and will run from **September 28, 2020 through October 30, 2020**. Open Enrollment is the time of the year all Sacramento County employees have the opportunity to make health plan changes without a qualifying event\*.

The deadline to make Open Enrollment changes is **October 30, 2020 at midnight**. Supporting documentation must be submitted to the Sacramento County Employee Benefits Office by **November 6, 2020 at 5:00pm**.

Be in the Know:

- The annual County of Sacramento Benefits Fair will be held 100% online
- Make any changes at **[www.benefitbridge.com/saccounty](http://www.benefitbridge.com/saccounty)**
- Use this time to update the beneficiaries listed on all of your pertinent paperwork: Deferred Compensation, Last Warrant Designee, and Life Insurance
- The DSA provides a subsidy to members who establish a living trust. Call the office for more information

Please direct Open Enrollment-related questions to the Sacramento County Employee Benefits Office

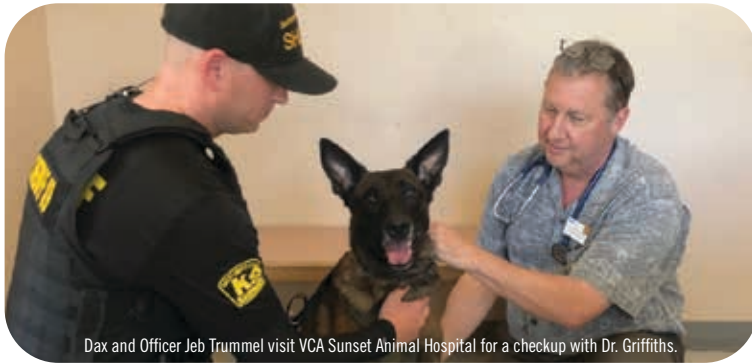
**Email:** [mybenefits@saccounty.net](mailto:mybenefits@saccounty.net)

**Phone:** (916) 874-2020

**Website:** [www.personnel.saccounty.net](http://www.personnel.saccounty.net)

**QUALIFYING EVENTS INCLUDE MARRIAGE, DIVORCE, DOMESTIC PARTNERSHIP, BIRTH, LOSS OF GROUP COVERAGE, ETC.**

# VCA Animal Hospitals is a proud partner of Sacramento County Deputy Sheriff's Association



Dax and Officer Jeb Trummel visit VCA Sunset Animal Hospital for a checkup with Dr. Griffiths.

**Honored to care for  
Sacramento County  
K-9 Working Dogs**

Please take advantage of the VCA Sacramento Area VIP Program for all members of Sacramento County Deputy Sheriff's Association. As VIP members, you will enjoy a **Free First Exam\*\*** (for new clients) and **10% off Veterinary Services\*** (for existing clients) plus, the same top-notch care we provide working dogs.

For a local VCA Animal hospital nearest you go to [vcahospitals.com](http://vcahospitals.com) or call 1-800-VCA-PETS! **We can't wait to meet you!**



**AT VCA ANIMAL HOSPITALS, WE CARE**

\*10% OFF veterinary services is for general veterinary services only. Not to be combined with any other offer. Not good toward any emergency and/or specialty veterinary services, boarding, grooming, or any vaccines, medications, or retail items. Redeemable only at participating VCA Animal Hospitals. For pet owners who are aged 18 and older. No Cash Value. (Cashier Code: 602.173). Expires 07/01/21.

\*\*Free First Exam for new clients only. Exam includes status check on weight, nutrition, and general health, dental check, and vaccination overview only. Not good toward any other services including: any emergency and/or specialty veterinary services; boarding or grooming services; any diagnostics or treatments; or any vaccines, medications, or retail items. Offer good for up to two pets (dogs or cats only) per household. Not to be combined with any other offer. Redeemable only at participating VCA Animal Hospitals. For pet owners who are aged 18 and older. No Cash Value. (Cashier Code: 1.5500) Expires 07/01/21.

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*peace of mind*  
one estate plan at a time



### Customized Revocable Living Trust

A revocable living trust is used primarily to avoid probate, avoid guardianship or conservatorship, reduce estate taxes, maintain your privacy, and manage and organize your financial affairs.

Special discount for Sacramento County Deputy Sheriffs' Association members and their immediate family members.

**\$1000 for single**

**\$1,500 for couple**

#### Revocable Living Trust

- Probate avoidance
- Estate tax reduction structure (A/B, QTIP, GST provisions)
- Customized disability
- Customized provisions to address the following issues
  - Asset protection
  - Remarriage protection

- Detailed guardianship provisions
- Spendthrift protection for beneficiaries
- Divorce protections for adult beneficiaries
- Pour-over will
- Financial Power of Attorney
- Advance Healthcare Directive
- Certificate of Trust

- Schedule A

#### Funding Assistance

- Transfer Title to all real property
- Transfer Title to all cash accounts
- Customized beneficiary designations

**Three appointments with attorney**  
(up to 10 hours total)

**For more information,  
please contact:**

**Cecilia Tsang,**  
**Attorney at Law**  
[cecilia@familywealthlawgroup.com](mailto:cecilia@familywealthlawgroup.com)

### How do I get started?

#### First Step...

Call the office at (916) 520-3712 to schedule your free consultation and fill out your online questionnaire.

#### Second Step...

Your Revocable Living trust and associated documents will be assembled by an attorney based upon your questionnaire and follow up discussions.

#### Third Step...

Meet one on one with the attorney who has drafted your Revocable Living Trust package and sign the appropriate papers.

Family Wealth Law Group | 3626 Fair Oaks Blvd., Suite 300 | Sacramento, CA 95864 | (916) 520-3712 | Fax: 800-480-FWLK (3954)

# Protect Your Paycheck with the DSA's Long Term Disability Plan

**Just**  
**\$13**  
per pay period

## CLEA Benefits for Sworn Members:

- 90% of wage for Non-Industrial Disabilities (Year 1 with SDI integration). 85% wages thereafter
- \$10,000 per month maximum benefit
- 30 calendar day waiting period
- Lifetime benefits for Sickness, Accident & Pregnancy
- 4% Compounded cost of living increase (years 3-8)
- \$65,000 Death Benefit

## CLEA Benefits for Non-Sworn Members:

- 75% of wage for Non-Industrial Disabilities (Year 1 with SDI integration). 70% wages thereafter
- \$10,000 per month maximum benefit
- 30 calendar day waiting period
- 3 year benefit for Sickness, Accident & Pregnancy
- 4% Compounded cost of living increase (years 3)
- \$65,000 Death Benefit

Email completed Enrollment forms:  
**cmatranga@scdsa.org**

Over \$121 million in paid claims since 1985



For details on benefit and enrollment form, visit  
<https://sacramentodsa.com/insurance-and-financial-benefits>

Illustration Only - See Plan Document for specific information. CA Insurance License #0544968

## Protect Your Future Pension & Assets with Long Term Care Coverage



## NPFBA Long Term Care Benefits

- Home Health Care, Assisted Living/Residential Care & Nursing Home Care
- Lifetime benefits
- Payment options available based on issue age
- 3% Cost of Living increase for first 26 years
- Benefits are tax-free
- Portable coverage throughout the United States
- Death Benefit to age 75
- Respite Care – For primary caregiver

### Additional features:

- Two plans available
- \$1 million dollar benefit limit
- Age based payments with multiple payment term lengths
- Waiver of payments while receiving benefits
- 60 or 90 day elimination period based on health at application
- Members choose care providers



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Association



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**(877) 582-0003 • [WWW.NPFBA.ORG](http://WWW.NPFBA.ORG)**

Available to all active law enforcement personnel and their spouses. Must apply before 61st birthday or retirement.



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Creating Opportunities

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BBVA is proud to support the Sacramento County Deputy Sheriffs' Association and their unrelenting commitment to serving and protecting our community.

**Thomas Tuter**  
Market President  
916.945.3839

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FRONT (L TO R): Steven W. Welty, David E. Mastagni \*, David P. Mastagni \*, Kathleen N. Mastagni Storm, Stuart C. Woo, Michael D. Amick, Tashayla D. Billington; BACK: Kenneth E Bacon\*, Craig E. Johnsen, Daniel L. Osier\*\*, Grant A. Winter, Sean D. Currin, Joshua A. Olander

NOT PICTURED: Phillip R.A. Mastagni\*\*, John R. Holstedt\*, Isaac S. Stevens\*\*

\*SELECTED TO 2020 SUPER LAWYERS; \*\*SELECTED TO 2020 RISING STARS

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Congratulations to the 2020 Northern California Rising Stars honorees  
Phillip R.A. Mastagni; Daniel L. Osier and Isaac Sean Stevens.

---

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# MORTGAGE OPTIONS FOR LEOs

## PURCHASE LOAN OPTIONS

- ✓ **VA**
  - 100% Financing
  - No Down Payment
- ✓ **Conventional**
  - As little as 3% down
- ✓ **FHA**
  - Minimum Down Payment 3.5%
- ✓ **Jumbo Purchase Loans**
- ✓ **First Time Homebuyers**
- ✓ **Downpayment Assistance Programs Available**

## REFINANCE LOAN OPTIONS

- ✓ **Cash Out**
  - Pay Off Debt
  - Pay Off Second Mortgage
- ✓ **Lock in a Lower Rate**
- ✓ **Shorten Loan Term**
- ✓ **Reduce Monthly Payments**
- ✓ **Jumbo Refinances Available**
- ✓ **Equity Lines of Credit**
- ✓ **Eliminate Mortgage Insurance**
- ✓ **Use Equity to Purchase Solar**



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— MORTGAGE —

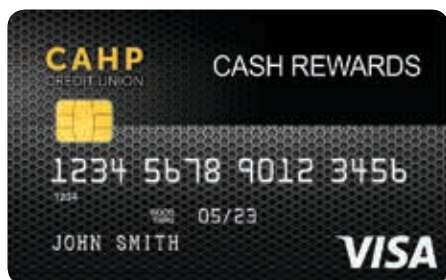
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