

RETIRED FIRE & POLICE ASSOCIATION OF SAN DIEGO, INC.



AUTUMN 2025

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PRESIDENT'S MESSAGE

Arnie Garcia



Hello Brothers and Sisters. I hope this message finds you in good health and good spirits. Hard to believe, but Labor Day has come and gone, and we're now three-quarters through 2025. When I was a kid, Labor Day meant the end of summer—and the next day, like clockwork, it was back to school. Time moves fast.

This summer, my wife and I enjoyed a staycation. One of the highlights was taking the grandkids to the **Stephen Birch Aquarium**. Watching their eyes light up as they saw marine life for the first time was something special. It reminded me just how lucky we are to have local gems like that right here in **San Diego**.

We're approaching the **24th anniversary of the September 11th attacks**—a day that none of us will ever forget. As first responders, we all remember exactly where we were and what we were doing that morning. It was a time of unimaginable loss, but also a time of unity and resolve. I want to take a moment to recognize and thank the members of **California Task Force 8**, along with all those who volunteered their personal time to assist at the **Pile**. Your service will never be forgotten.

On **August 30th**, the **San Diego Fire Relief Association** hosted its annual **9/11 Memorial Stair Climb**. It was a powerful event, bringing together civilians, firefighters, police officers, and sheriffs to honor the lives lost that day. It's also important to remember we continue to lose heroes to the long-term effects of 9/11 recovery efforts.

If you've never attended the **USS Midway 9/11 Remembrance Ceremony**, I highly recommend it. This year's event takes place on **Wednesday, September 11, 2025**, on the flight deck. It's a moving tribute—mark your calendars.

October 8, 2025 – RFPA Annual Luncheon will be held at the **Bali Hai Restaurant** on Shelter Island. This is our only luncheon where **spouses and significant others are welcome**. We'll enjoy guest speakers, a raffle, great food, and most importantly, good company. Always a great time to reconnect.

October 21, 2025—SDPEBA Retiree Health Fair takes place at the **Balboa Park Club Ballroom** from **9:30 AM to 12:30 PM (PST)**. If you've got questions about your **healthcare or retiree benefits**, this is the place to get them answered.

Retired Fire & Police Association

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Lamp Post

PRESIDENT'S MESSAGE (continued)

Open Enrollment for City Retiree Health begins October 27 and runs through November 25, 2025. Note that these dates have changed since last year.

As you prepare to make your health coverage selections, it's also a good time to think about your overall well-being. Don't skip that annual physical, especially if you spent years exposed to smoke, diesel exhaust and hazardous materials. Firefighting was never just physically demanding in the moment, it carried long-term health risks many of us are only now starting to face.

Respiratory issues, heart disease and certain cancers are more prevalent among retired firefighters than in the general population. Regular checkups, cancer screenings and lung function tests can catch issues early, when they're most treatable. It's also a good idea to mention your fire service history to your doctor—many aren't aware of the exposure risks unless you bring it up.

Even if you feel fine, preventive care is key. You looked out for your crew your entire career—now it's time to look out for yourself. Annual physicals, updated labs and conversations about mental health are all part of that. Take the time, make the appointment and stay in the fight, because your health matters just as much now as it did on the job.

I hope to see many of you at the luncheon next month. Until then—take care of yourselves, stay healthy!

WELCOME NEW MEMBERS

David Scigliano (F)	Dona Hufford (P)
Carolyn Thomas (P)	Mary Jean Noland (P)
Mike Holden (P)	James Zirpolo (P)
Laura McLean (P)	

LIVING TRUST \$895.00

Fire/Law Enforcement Price

In-Home Appointments Available
Includes Wills and Powers of Attorneys



RONALD A. HAUSER

Attorney at Law

(619) 206-3811
(619) 319-5171

PROBATE SERVICES AVAILABLE

THE RETIRED FIRE & POLICE ASSOCIATION FOUNDATION OF SAN DIEGO, CA INC

A CALIFORNIA NON-PROFIT PUBLIC BENEFIT CORPORATION • TAX ID 33-0847533

Your tax deductible contributions help us to continue the charitable work we do within our community. To make a contribution, please make your check payable to: **RFPA Foundation**. If you wish your donation to be earmarked for Hand-in-Hand, make that notation on the memo line of your check. Almost all of the donations we make go to support Police, Fire and Lifeguard causes and to help our brothers and sisters in their time of need.

For a list of "Frequently Asked Questions," go to the website and click on the FOUNDATION tab. 100% of all donations go to those in need.

MEMBERSHIP NEWS & INFO

Total Membership – 2,207

RFPA WEBSITE:

www.retiredfp.com is continually updated and is much easier to navigate. We recently added an area to post announcements, business ads and items for sale. Check it regularly for new postings on the homepage calendar.

ONLINE ROSTER:

www.roster.retiredfp.com

You will be asked to enter a "new" **User Name** and **Password** the first time you access this site. Or, access the roster from the website.

WEBMASTER:

Jim Caster at jim@retiredfp.com

TO CHANGE YOUR ADDRESS OR PHONE NUMBER:

Go to the RFPA Website (click: Contact Us)
or contact Kathy Healey, Secretary, at
retiredfp.police@gmail.com - or - 858-442-1475

TO PUBLISH INFORMATION IN THIS NEWSLETTER:

Please contact Tony Hancock at
thancock1625@gmail.com
- or - 760-943-7351.

POLICE BEAT

Kathy Healey

I hope everyone had a wonderful summer. Now that fall is here, remember that the Open Enrollment period has changed. Open Enrollment will begin earlier this year, on October 27, 2025. The early start will prevent enrollment from running into the holidays. October will be here before you know it, so please start thinking about your choices. I will send out information regarding the Open Enrollment Kickoff Day and Help Days when it becomes available. It does require thought and planning, especially if you're making the switch to Medicare, but I'm sure you are as grateful as I am we have medical coverage. Many are not so fortunate!

You may have ongoing questions about your coverage or questions about making a change this enrollment period. Please remember you can still call Care Counsel at (888) 227-3334 or the provider Customer Service number. Care Counsel is familiar with all the health plans and prescription formularies, plus it has knowledgeable representatives who can assist you throughout the year. I have used them when trying to decide about the best coverage and found them helpful and professional.

Also keep in mind that the offerings of the San Diego Public Employees

Association (SDPEBA) are available to you as part of your RFPA membership. From medical coverage to pet insurance, they have lots to offer. Just go to sdpeba.org and click on the "City Employees" tab to find all the choices available. Some members are under the impression they need to be a REA member (Retired Employees Association, for retired civilian employees) to enjoy these benefits, and that's *just not true*. The RFPA specifically addresses the needs of retired emergency personnel and has all the same benefits available to REA members. There is no need for duplicate membership.

Remembrance Day will be coming up in March 2026 to honor the retirees who passed away in 2025. Please think about coming out to support the families of those who served SDPD and SDFD. I will put out more detailed information on this when it is scheduled.

Our October Luncheon will again be at the Bali Hai on October 8, 2025, at 1100 hours. This is the one luncheon each year where our significant others are allowed to attend, and we offer a special menu at a greatly reduced cost. The chiefs from Police, Fire and Lifeguard come out to speak and are also joined by SDCERS staff. This is our most well-attended luncheon,

so don't miss it! More information about ticket prices and such will be forthcoming soon.

We are planning our next "Range" luncheon in January 2026 at the Holy Trinity Church Hall at 405 Ballard Street in El Cajon. This is the luncheon where the RFPA board members are elected (or in most cases re-elected) by the membership. Your attendance would be appreciated as we vote in board members.

This past quarter was a tough one for our PD retirees. Please note that I always post emails when we lose one of our own and when or if there are services held for our retirees. I send these out several times and post the information via Facebook on the SDPD Retiree page. Should you need to double-check the details of date/time/place, go to our website at retiredfp.com and click on the calendar. All services and special events are posted there.

This quarter, we lost several respected fellow retirees, including Det. Dwight Reece, Sgt. Bob Corey, Det. Rick Sullivan, Lt. Claude Grey, and Det. James Kelly.

As they say, life is short. Cherish your well-deserved retirement and know just how fortunate we are to continue to enjoy our families and friends!

DROP OFF

Tom Rouse

I don't know how many of you were watching movies in 1958, but there was a movie that was the precursor for Peyton Place. It was a movie starring a new hit actor by the name of Paul Newman and his soon-to-be wife, Joanne Woodward, based on a William Faulkner book called "The Long Hot Summer." It even had a hit theme song by Jimmy Rogers that made the hit record charts. OK, so what? I was just thinking of how it described the summer of 2025. Not talking about the sordid story line, but I'm talking about the weather. Hot, hot, hot and humid. I'm looking for an early fall, with some cooler temps. The squirrels are already gathering their nuts, and that's a sure sign that fall is coming.

And now on to the news of our fellow firefighters that have answered their last alarms since our last newsletter. Retired Fire Engineer Richard "Rich" Ambler answered his last alarm on April 23, 2025. Rich was hired by the San Diego fire Department on August 22, 1969. He was promoted to Engineer on August 12, 1977. After more than 15 years of service, he officially retired from the Department on January 17, 1985. Rich loved surfing and waterskiing and is survived by his wife and two children. Rich was 79 years old.

The next Brother to answer his last alarm is retired Fire Captain Gary Gerdes. He passed away in June of 2025. At this time, there is no other

information from the Fire Department on Gary's career details.

Retired Firefighter Warren "Griz" Erwin answered his last alarm on July 30, 2025. Firefighter Erwin was hired by the San Diego Fire Department on October 4, 1968. Warren retired on January 1, 1999 with more than 30 years of dedicated service to the City of San Diego. "Griz" loved diving, handball, backpacking, and horseback riding. He is survived by his wife and two sons. Warren was 83 years old.

Retired Battalion Chief Arthur "Art" Robertson answered his last alarm on August 15, 2025. Battalion Chief Robertson was hired by



Great News for RFPA Members!

**If you're a member of the RFPA, including SDPD retirees,
you're eligible to join our credit union
and enjoy all the exclusive benefits we offer —**



**Open YOUR account TODAY and reap all the benefits we offer you!
Call us today at 619-283-5477 or see us online at www.sdffcu.org**

the San Diego Police Department on July 10, 1961 and served on the Police Department for almost seven years before he switched to the San Diego Fire Department on April 1, 1968. Art was promoted to Fire Engineer on March 13, 1972, and then to Fire Captain on August 3, 1977. He was promoted to Battalion Chief on October 25, 1986. Battalion Chief Robertson retired from the Fire Department on December 31, 2002, with more than 41 years of service to the City of San Diego. It should be mentioned that Art was a veteran and served in the U.S. Army. He was also awarded a "Life Saving" award for saving the life of a police officer when he was assigned to MAST. Art loved outside sports and worked with horses in Arizona. Battalion Chief Robertson leaves behind a wife and daughter. Art was 83 years old.

The last of our brothers to answer his last alarm is retired Fire Captain Lanning "Lanny" Grubb, who passed away on August 25, 2025. Captain Grubb was hired by the San Diego Fire Department on January 3, 1966. Lanny was promoted to Fire Engineer on September 17, 1973 and to Fire Captain on April 8, 1977. Captain Grubb officially retired from the Fire Department on June 30, 2002, with 36 years of service to The City. Captain Grubb was a carpenter before joining the Fire Department and enjoyed all sports. Lanny is survived by his wife, son, and daughter. Lanny was 84 years old. As always, we would ask you to keep these brothers and their families in your thoughts and prayers.

On a happier note, I would like to report on the retired SDFD Lake Tahoe Summer Trifecta. We had almost 40 people attend this three-day event this year and a good time was had by all. I would like to thank Jerry Swartfager, Dean Cherry, Bill Middleton and their wives for making this year's event possible. It does put your body to a test attending three parties in three days. There is some talk about changing things next year. I will keep you posted. I would also like to remind you of our next Quarterly Membership Meeting and Luncheon on October 8 at the Bali Hai on Shelter Island. Look for information on this event in this newsletter. I hope to see you there.

RETIRED FIRE & POLICE ASSOCIATION OF SAN DIEGO

MEETING MINUTES QUARTERLY LUNCHEON MEETING

July 14, 2025 at 11:00 AM
Holy Trinity Church

ROLL CALL OF OFFICERS:

Arnie Garcia, President	Larry Hall, Director
Charlie Hogquist, VP	Tom Rouse, Director (excused)
Kathy Healey, Secretary	Garry Collins, Director
Mike Robert, Treasurer	Jim Kistner, Director
Ron Moskowitz, Director	Tony Hancock, Director

WELCOME: Arnie Garcia, President

PLEDGE OF ALLEGIANCE: Arnie Garcia, President

INVOCATION/BLESSING: Ret. Chaplain Herb Smith

OFFICERS REPORTS:

President:	<i>Arnie Garcia</i> welcomed everyone.
Vice President:	No report
Secretary:	No report
Treasurer:	No report

GUEST SPEAKER:

Hancock discussed the problem of a retiree who was not eligible for Medicare and had his Kaiser premiums raised. The retiree had to provide a statement from Medicare that he was not eligible. Cautioned members to check their pay stubs for any changes in the cost of their medical care like this.

Asst. Chief Grubb from Patrol Operations spoke. Said SDPD had over 60 retirements in the past few months, so their staffing issue continues. Academy has 50 members in it currently. Talked about the great relationship PD and Fire have with one another. Answered questions from the membership.

Charlie Hogquist spoke about interesting historical facts about San Diego.

RAFFLE: Moskowitz, Robert, Garcia, Hogquist

NEXT QUARTERLY LUNCHEON: October 8, 2025

ADJOURNMENT TO LUNCH: 11:43 AM
Lunch provided by Coop's BBQ.

HELPFUL INFORMATION

QUESTIONS FOR ANY BOARD MEMBER

A list of all board members appears on the website. Under the ASSOCIATION tab, click Board of Directors to see their email address and phone number.

EMAIL UPDATES

If you have email access and you aren't receiving email notification of SDCERS/City issues, retirement and party announcements, death and funeral notices, etc., you can get on the email list by contacting: **Ron Moskowitz** for **FD & Lifeguards** at colmosk@gmail.com or **Kathy Healey** for **PD** at retiredfp.police@gmail.com.

THE BADGE & THE BOTTLE

In need of help? The **Public Safety Fellowship** can help. San Diego County public safety agencies created a fellowship in the hope of assisting our professional community in the area of alcohol dependence. Our fellowship is free of charge and independent of any other agency. Hiding or ignoring the problem will not make it disappear. Our meetings are available to all sworn Fire, Police and Lifeguards – active, retired, or former. We meet on Tuesdays at 7:00 PM. For more information and *confidential assistance*, please contact Steve @ **858-337-9771**.

HAND-IN-HAND—Family Support Services

A group of dedicated, compassionate volunteers that came together out of mutual respect and concern for Fire, Police and Lifeguard families. Hand-In-Hand works directly with the spouses and families of retired Safety Officers after the loss of a loved one. We provide spouses and families in crisis with empathy, support, and practical resources to ease the bereavement process and the transition to independence. **Contact:** Pat Nunez at patnunez@cox.net or (760) 805-2237.

CARE-COUNSEL

CARE-COUNSEL is a health care assistance program providing health care education, information, advocacy, and coaching in an independent and confidential manner. Services are available to all retirees at no cost. They can be reached at **888-227-3334** or on the web at www.carecounsel.com.

HEALTH & SAFETY FOR RETIREES

(from the San Diego Fire-Rescue Health & Safety Office)

Retiree benefits: Our contract is with Focus Psychological Services for active & retired SDFD only and your families in the home. We have Retiree Peers on the team available to talk, vent or just get information. We also have Chaplains available.

To reach these services:

Call toll free: 833-SDFD-HSO (833-733-3476)

Website (SDFD/SDPD): sandiego.gov/fd-pd-wellness

Password: support

*For Retired SDPD: the Health & Safety Office has assisted officers and we work closely with SDPD Wellness Division. We will help put you in contact with the right people that can help.

COPLINE

International Law Enforcement Hotline available 24/7

1-800-COPLINE (800-267-5463)

Our mission is to make available our resource on an international level so that officers from all law enforcement branches (city, state, federal) have a resource and outlet that they can turn to in times of need. We firmly believe that maintaining one's anonymity and confidentiality are essential in providing an environment for officers to reach out for help. CopLine volunteers conduct themselves in a manner that reflects the highest level of honor and integrity.

IMPORTANT INFORMATION REGARDING DEATH BENEFITS & BENEFICIARIES:

It is extremely important that you keep your beneficiary information current with SDCERS to avoid delays in receiving benefits intended for spouses and family members. Updated information (as of June 2019) regarding "Death Benefits for City of San Diego Members, Survivors & Beneficiaries" is now available on the SDCERS website at www.sdcers.org. Go to **RESOURCES** on the top of the home page and click on **DEATH BENEFITS**.

NEWS YOU CAN USE

Tony Hancock

By now I am sure everyone is enjoying what I call “real summer” for retirees. All the kiddies are back in school, the warm weather is finally here, ocean water temperatures are finally tolerable without a wetsuit, and those coveted COLAs finally showed up in our monthly retirement checks at the end of July.

I wanted to share something that I feel is a great opportunity for our members. **The San Diego Firefighters Federal Credit Union**, located in the Tierrasanta neighborhood of San Diego, has opened up membership at the Credit Union to **any member of the RFPA** (retired San Diego Firefighters, Police Officers and Lifeguards). This offer also includes the surviving spouses of our members. This is a full-service credit union that you may want to check out for all of your banking needs.

Open enrollment for 2026 Retiree Healthcare benefits begins on October 27. The benefit period begins on January 1, 2026. The San Diego Public Employee Benefit Association (SDPEBA) will be hosting a “Help

Day” on Tuesday, October 21, from 9:30AM – 12:20 PM at the Balboa Park Club. This is the same location as before. All of the vendors offering healthcare plans to City retirees will be in attendance, as well as staff from SDCERS, San Diego Retiree Health (BOS), the RFPA and the REA. If you are exploring healthcare benefits for the first time or possibly looking to change to a different vendor, this is a great opportunity to get all your questions answered.

As a side note to the above, the City of San Diego is planning to have parking meters in operation in several areas throughout San Diego, including in several areas of Balboa Park by October 1st. At this time, I have no idea what the city intends to charge for parking. We all know the city is usually quite slow in kicking off new programs. However, whenever there is a program to bring new money into city coffers, its efforts are hastened. So be aware that you may have to pay for parking to attend the Help Day event. Additionally, the city usually tacks on an additional

charge for people who use a credit card to pay for parking.

Some retirees may have noticed that there was a change in the amount they were being charged for their healthcare insurance (noted as “SD Retiree Health Deduction” on your pay stub). This actually only affected about 68 individuals. The error came about because San Diego Retiree Health (BOS) thought these individuals were Medicare eligible when, in fact, they were not. This error was corrected on the July 31 paycheck. If you were one of these individuals and you want or need more clarification, give BOS a call at 1-855-380-5898. Its hours are 5:00AM to 3:00PM on regular business days.

Lastly, I encourage all of our members to go to the BOS website www.sdretireehealth.com and create an account for easier access to your records. The same holds true at SDCERS. The best way to access all of your paycheck and tax record information is to sign-up on the Member Portal at the SDCERS website.





RETIRED FIRE & POLICE ASSOCIATION
4926 LA CUENTA DRIVE
SAN DIEGO, CA 92124

ADDRESS SERVICE REQUESTED

RETIRED FIRE & POLICE ASSOCIATION

QUARTERLY LUNCHEON

Wednesday, October 8, 2025 – Doors open at 11:00am
Buffet-style lunch served at noon • A no-host bar will be available

BALI HAI RESTAURANT
2230 Shelter Island Dr., San Diego, CA 92106

Guest Speakers • 50/50 Drawing

COST: \$10/Person – RSVP "WITH A CHECK" payable to "RFPA"
(Please send the names of those who will be attending / who you are paying for)

Your check must reach us not later than Monday, September 29 to: Ron Moskowitz • 7207 Melotte St. • San Diego, CA 92119

NO CHARGE FOR WIDOWS • Meals cannot be guaranteed for walk-ins.
\$20/person at the door • Members, spouses and significant others only, please.

Questions: Contact RON MOSKOWITZ at colmosk@gmail.com – or – 619.990.6596
If you need to cancel your reservation, please contact Ron prior to Tuesday, September 30.