

RETIRED FIRE & POLICE ASSOCIATION OF SAN DIEGO, INC.



WINTER 2025

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PRESIDENT'S MESSAGE

Arnie Garcia



Season's greetings, everyone. I hope you all enjoyed a wonderful Thanksgiving surrounded by the people who matter most. I certainly did. As the years go by, I find myself appreciating this season more deeply than ever. Not only for the celebrations and traditions, but also for the opportunities it gives us to slow down, reconnect and reflect on the blessings in our lives. This time of year always reminds me how fortunate we are to belong to a community that values friendship, service and mutual support.

On October 9, we held our annual luncheon at Bali Hai, a tradition that remains one of the highlights of our calendar. This particular luncheon is always special because it's the one event each year where our spouses, significant others and surviving spouses are all invited to join us. It's a rare chance for everyone to come together, catch up and enjoy one another's company in a relaxed setting.

We were also fortunate to hear from several excellent speakers who generously shared updates and insights relevant to our retiree community. Police Commander Adam Sharki provided thoughtful remarks about ongoing efforts within the department. Assistant Fire Chief James Gaboury gave a detailed overview of recent promotions within the fire service, the progress on the new station construction projects, updates about the new lifeguard building, and information on upcoming apparatus. His

presentation sparked lively discussion and was greatly appreciated by those in attendance.

Jonathan Hayes from SDPEBA also spoke, offering helpful information regarding benefits and resources available to our retired members. Greg Rademacher from SDCERS followed with a review of our investments and formally announced this year's cost-of-living increase, which is always important news for our retirees. Altogether, the luncheon was a tremendous success. The Bali Hai provided excellent food and exceptional service, and we were grateful to have about 140 people join us.

Just a short time later, on October 21, a health fair specifically for our retirees was held. All the medical plans and vendors participated, giving everyone the chance to ask questions, compare options and gather the information needed for open enrollment. I hope all who needed assistance were able to take advantage of this valuable event.

I also want to offer an essential reminder to all retirees about the necessity of getting your personal affairs in order by creating a trust/will. Too many of our members, often unintentionally, have left their loved ones in difficult situations simply because documents weren't organized, updated or easily accessible. Please take the time to ensure your beneficiaries' mailing addresses, emails and

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Lamp Post

PRESIDENT'S MESSAGE (continued)

phone numbers are up to date. These steps can spare your family tremendous stress.

A common question at the health fair concerned Medicare, especially regarding when to apply, given the rising cost of healthcare. This concern is entirely understandable. You can begin the Medicare application process three months before your 65th birthday and no later than three months after. Failing to sign up within that six-month window may result in a lifetime monthly penalty. Even if you think you may not need Medicare due to coverage through a spouse, it's still wise to contact Medicare at age 65 to clarify your situation. Several of my friends have done this and found it extremely helpful.

Please mark your calendars for January 12, 2026, when we will hold our first luncheon of the year and our RFPA board elections. 2026 will be a year in which we can all make an effort to gather more often and support one another as fellow retirees. I encourage anyone interested to consider getting involved as a board member; several of our current members have generously served for 15 to 20 years, and fresh participation is always welcome and encouraged.

This will be my final article as your President, and I want to express my heartfelt gratitude for all the support I have received over the years. It has been an honor to serve. I am confident that our incoming President, Charlie Hogquist, will do great things in the years ahead.

I wish each of you a very Merry Christmas and a healthy, Happy New Year. May the coming season bring you peace, joy and renewed connection with those you love.

WELCOME NEW MEMBERS

Sean Bannan (P)	William Oltman (F)
Kevin Lujan (P)	Jack Pearson (P)
Joseph Bulkowski (P)	Ty Shimoguchi (F)
Kenneth Kries (P)	William Waugman (F)

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 - 2,216

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.

I'm going to start this month's article by announcing a tragic death—my computer. After 10 years it has slipped into the great electronic promised place in the far beyond. So, this means I'm using a standby computer with a different working format, so bear with me. I hope you all had a great fall and are looking toward to winter and the Holiday Season.

As time marches on, so does life. We continue to lose our brothers at a fast rate. We have had five brothers answer their last alarms since our last newsletter. Retired Captain Robert Stehlik answered his last alarm on Sept. 14, 2025. We do not have any more information on Robert's passing, but we will pass it on when we get it.

The next brother to answer his last alarm was retired Engineer Barry Bauer on Sept. 24, 2025. Barry was a veteran who served in the U.S. Navy as a torpedoman before joining the Fire Department. The San Diego Fire Department hired Barry as a Firefighter on Oct. 8, 1976. He was promoted to Engineer on Oct. 25, 1985. Engineer Bauer retired on Oct. 18, 2006, after 30 years of dedicated service. Barry is survived by his wife and son. Engineer Bauer was 79.

The third brother to answer his last alarm was Engineer Robert "Bob" L.

Buford. Bob passed away on Oct 17, 2025. He was a veteran who served in the U.S. Army before joining the Fire Department. He was hired by the San Diego Fire Department on Oct. 1, 1971, and was in the 4th Academy. (Bob and I were in the same academy). Bob was promoted to Engineer on Jan. 27, 1989; he retired from the Department on Nov. 17, 2000. He was an athlete and enjoyed all sports. He is survived by his wife, Margarita. Bob was 82 years old.

The next brother to answer his last alarm was retired Captain Albert "Al" Close on Oct 17, 2025. Captain Close was also a veteran who served in the U.S. Army prior to joining the Fire Department. Albert was hired by the San Diego Fire Department on February 13, 1966. He was promoted to Engineer on March 29, 1971, and to Captain on July 5, 1974. He retired from the Fire Department on Dec. 30, 1992, after 26 years of service. Captain Close is survived by his wife and three children. Albert was 88 years old.

The last brother to answer his last alarm was Robert "RC" Stevens who passed away on Nov. 20, 2025. At this time, the Department has not issued any information on RC. I will post any information on these brothers when we get it in the next newsletter. As always, we ask that you keep them and their families in your

thoughts and prayers. One of the best ways to honor not only these latest retirees but all the brothers who answered their last alarm in this past year is to attend the Fire and Police Remembrance Day Celebration on March 22, 2026. Put it on your calendar for next year.

Next year (2026) will be a great year. We start the year off with the Retired Fire and Police Association Quarterly General Membership Meeting and Luncheon. This great event is a good time to see old friends and have a few laughs. I would say the event is free, but it usually works out to cost about \$5 after you buy six raffle tickets (the food is free, though). The only thing you need to do is RSVP to Ron Moskowitz. If you say you're coming and later decide you can't make it for whatever reason (things happen), let Ron know so we don't get charged for your lunch. "No shows" cost the association money, so let us know. I hope everybody got signed up for medical coverage for this coming year. It can be stressful if you have to change your insurance provider. I was glad to see the city kept Cigna as a provider for out-of-state members coverage. Speaking of health, I hope you all stay healthy for this next year and enjoy life.

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**.

I hope everyone had a wonderful holiday by the time you read this. I hope you got to spend time with your family and friends, as retirement allows us the ability to catch up with everyone and travel when we like. I'm sure the payment of the Corbett benefit and the Annual Supplemental Benefit (formerly known as the 13th check) helped you to buy yourself or loved ones something special!

Open Enrollment is taking place as I write this. Many of you participated in the SDPEBA Help Day last month for assistance in making your choices this year. For those making no changes, not a lot to do. If you are Medicare-eligible this year—or have retired but are not yet Medicare-eligible and have questions—be sure to contact SD Retiree Health either by phone or online at sdretireehealth.com. A copy of this year's Open Enrollment information booklet is located on their site, too.

For those of you who earned enough quarters for Social Security benefits, please remember to submit your annual Benefits Verification Letter to sdretireehealth.com (our new medical benefits administrator). This will ensure your reimbursement for Medicare payments without interruption in 2026.

For those with Medicare, you should have received a letter about Benistar. Benistar is the new benefits coordinator for Medicare Part D prescription drug coverage. Questions about billing, coverage and authorization assistance related to Medicare drug coverage should be handled by them. If you did not, their contact number 1-800-236-4782.

There was a confusing letter recently sent by SDCERS concerning prescription drug coverage for those who have Cigna Surround as a supplement to Medicare. The bottom line is those with this coverage still retain prescription drug coverage

through Express Scripts pharmacy in 2026. No benefits were lost. Simply go to express-scripts.com directly, as opposed to going through the Cigna member portal (you will no longer see a prescription tab there).

I recently sent out an email reminder to let us at the RFPA know if you've had a change of address, phone, email, or marital status. Believe it or not, SDCERS does NOT notify us of these changes, so we depend on you to keep us current. Many of you responded, but if you have made any of these changes and haven't told us, please email me at retiredfp.police@gmail.com so we can keep our roster current. This is important so the RFPA can offer you its services and so fellow retirees can contact you, too.

I'd like to remind everyone to update their beneficiaries. This can be done for your retirement benefits via the SDCERS website under the beneficiaries tab. It's good to check on this periodically to ensure it's updated or to make any changes. Same advice regarding your trust or will, especially if you've moved out of state—you need to update these documents to follow local laws.

In case you didn't know, there is a Power of Attorney form available on the SDCERS website under the "Members Benefits" tab. This form is for members who wish to designate another person to act on their behalf to manage their SDCERS account, in case of future incapacity or death. This turned out to be very valuable for me in dealing with Mike's dementia before his passing. Think about putting this in place with SDCERS should anything happen to you. It allows your spouse or other designated family member to act on your behalf concerning your retirement benefits.

Lastly, please consider pre-need arrangements. I know we cops don't like to talk

about this, but putting a plan in place is really a gift to your family. El Camino Mortuary consistently has offers available to our members. Our contact there is Rebecca Melendez, and she can help you make the right choices for your family. If all those choices are made in advance, then your loved ones can simply grieve your passing, as you have made all the difficult decisions for them. I know it helped me when I buried Mike.

For those who attended the October luncheon at the Bali Hai, it was a huge success. We had a big crowd, some excellent food and great presentations. I think everyone enjoyed seeing old friends and catching up.

We are planning our next "Range" luncheon Monday, January 12, 2026. We will continue to meet at the Holy Trinity Church Hall at 405 Ballard Street in El Cajon, since our Range remains unavailable—with no end in sight.

At the January luncheon, the RFPA Board members are elected annually (or in most cases re-elected). Our board meetings take place monthly, and I continue to handle the Secretary duties. Current PD board members are Garry Collins, Jim Kistner, Charlie Hogquist, Larry Hall, and me. Feel free to contact any of us—our contact information is on our website at retiredfp.com—or use my email retiredfp.police@gmail.com. Our meeting minutes are also posted there. So, if you're curious about what the board is doing, look at the minutes, or you can always join us in person or via Zoom. I can provide you the meeting information.

In memory of those who answered their final call in 2025, the RFPA sponsors an annual Remembrance Day held at El Camino Mortuary in the dedicated Police & Firefighter's area. It is a very moving ceremony, and includes current Command Staff from the Police, Fire and

Lifeguard Departments, plus loved ones and friends of the deceased. Your attendance would be a wonderful tribute to all those who passed in 2025. It is scheduled this coming year for March 22, 2026, so put it on your calendar. If you haven't been, go to our website at www.retiredfp.com and watch a video of the ceremony. It's even more powerful in person. Please come!

Speaking of those retirees who passed, 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 so many friends, including Det. Harry Eastus, Officer Mike Alber, Sgt. Al Lutzi, Capt. Larry Moratto, Det. Ron Raddetz, Det. Sgt. Ed Becker, Sgt. Jerry Meloche, Det. Sgt. Bill Pfahler, Det. Sgt. Ted Mims, and Det. Sgt. Carlos Chacon. Also, please keep Walt McKenzie and Capt. Bob Williams in your thoughts too, as each is currently in hospice care. You can see from this list that life is short. Please take care of yourselves, and I wish you all a very happy and healthy New Year!

THE RETIRED FIRE & POLICE ASSOCIATION

THE RFPA BOARD OF DIRECTORS
CORDIALLY INVITES YOU TO ATTEND THE

TWENTY-EIGHTH ANNUAL REMEMBRANCE DAY SERVICE

HONORING OUR RETIRED
FIREFIGHTERS, POLICE OFFICERS
& LIFEGUARDS

who answered their last call
in the year 2024

SUNDAY, MARCH 22, 2026 AT 1:30 PM

El Camino Memorial Park

Firefighters & Police Officers' Lawn
5600 Carroll Canyon Rd.
in Sorrento Valley

RETIRED FIRE & POLICE ASSOCIATION OF SAN DIEGO MEETING MINUTES QUARTERLY LUNCHEON MEETING

October 8, 2025 at 11:00 AM

Bali Hai Restaurant

ROLL CALL OF OFFICERS:

Arnie Garcia, President	Larry Hall, Director (excused)
Charlie Hogquist, VP (excused)	Tom Rouse, Director
Kathy Healey, Sec. (excused)	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:	Introduced guest speakers
Vice President:	No report
Secretary:	No report
Treasurer:	No report

GUEST SPEAKER:

Police Commander Adam Sharki: discussed current issues involving the Police Dept.

Asst. Fire Chief Jim Gaboury: discussed current issues and new stations being built.

Jonathon Hayes: SDPEBA discussed SDPEBA benefits and said the Open Enrollment Health Faire will be held at the Balboa Park Club on Tuesday, October 21, 2025.

Greg Rademacher: SDCERS CEO announced that the supplemental benefit check will be paid this year.

Monica Lewis: COO of the San Diego Firefighter's Credit Union announced the Credit Union is now open to all members of the RFPA including retired Police & Lifeguards.

RAFFLE: Rouse, Robert, Moskowitz, Kistner

NEXT QUARTERLY LUNCHEON: January 12, 2026

ADJOURNMENT TO LUNCH: 12:05 PM

NEWS YOU CAN USE

Tony Hancock

City retirees should have an exceptional year, benefit wise. If you were like me and you started your city career at a relatively young age, you may not have had enough credits to receive a Social Security check when you turned 65. And, if you were hired before April 1, 1986, you didn't pay Medicare tax. When I turned 65, I still wasn't eligible for Medicare even though I had applied for benefits. However, when my wife turned 65, I then became eligible for Medicare on my wife's benefits. I still had to pay for Medicare, but I was reimbursed by the city on my retirement checks.

Lo and behold, in January of this year, Congress "finally" repealed the Windfall Elimination Provision (WEP) and

in March, I received a lump sum Social Security payment retroactive to January 2024. I am also now receiving monthly Social Security benefits. I never thought I'd see that happen. Two things to keep in mind here: (1) the State does not tax Social Security benefits and (2) the Federal government does not withhold taxes on Security benefits unless you request them to. That being said, prepare yourself for owing more federal taxes for 2025, especially on that lump sum payment you may have received in March.

At the October luncheon held at the Bali Hai on Shelter Island, we had 140 guests. There were 143 sign-ups, eight no-shows and five walk-ins. As a reminder, we have to give the providers of the food at

our luncheons an expected headcount, usually about a week ahead of time. If you sign up and later change your mind about attending, please let Ron Moskowitz know. We have to pay for the food we have ordered even when people don't show up. At our January luncheon to be held at the Holy Trinity Church in El Cajon, we will be conducting RFP board elections for five of our board members—three Fire and two Police. If you are interested in serving, please let us know so we can get the word out.

Every two months, SDCERS holds a Board of Administration meeting at its headquarters at 402 W. A St. in downtown San Diego. Everyone should attend one of these meetings. You get info like when



Great News for RFP Members!

**If you're a member of the RFP, 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**

Corbett and Supplemental COLA are approved and paid, 13th check payments and recent service and DROP retirements. Agendas for all the committee and board meetings are posted on the website at www.sdcers.org. At the November meeting, there were 70 retirements; 32 of

those were Safety retirees: 25 – Police, 4 – Fire and 3 – Lifeguards.

Here's an interesting fact you may not know, one that appears in many news articles and reports that complain about city safety personnel making so much money due to overtime. We all know the

reason for this is the actual shortage of personnel to fill all of the shifts on the Police and Fire Departments. Here's how those departments stand today: 1,846 sworn police officers, 949 sworn firefighters and 98 fulltime sworn Lifeguards. The shortages are astounding.

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.



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

ADDRESS SERVICE REQUESTED

RETIRED FIRE & POLICE ASSOCIATION

QUARTERLY LUNCHEON

Monday, January 12, 2026 at 11:00am

HOLY TRINITY CHURCH

405 Ballard Street, El Cajon, CA 92109

(Between Main & E. Washington - Parking in the rear)

NO COST FOR THE MEAL & REFRESHMENTS

RSVP is mandatory - not later than Wednesday, January 7th to:

RON MOSKOWITZ: colmosk@gmail.com • (619) 990-6596

Guest Speaker : TBA • RFPA Board Elections • 50/50 Drawing

Luncheon is for MEMBERS ONLY, please - no guests

(unless the guest is eligible to join and does so at the luncheon).

Food is ordered according to how many people RSVP...don't miss out.

If you do RSVP and later change your mind, please contact Ron.