

SUMMER 2016

•Don't Rush Me•



TAMPA RETIRED FIRE & POLICE ASSOCIATION



www.tamparetiree.com

I'm Retired

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President's Message

Just a few updates on the pension status since the last newsletter. On May 25, 2016 Mr. Joe Griffin from Buck Consultants presented a summary of actuarial valuation as of October 1, 2015. Mr. Griffin recommended an increase in the city's and employee's contribution rate for the fiscal year 2017. The new city rate will go from 16.85% to 18.30% in fiscal year 2017. The employee's contribution rate will go from 12.58% to 13.65% in fiscal year 2017.

The annual cost to the base plan is to be met by city and state members. The total cost, less the state contribution, is split between the members and the city at a ratio of 1 to 1.34. The final cost allocation for fiscal year 2017 is state \$6,484,726.00, member \$14,188,755.00, city \$19,012,932.00. Total annual required contribution cost to the base plan is \$39,686,413.00.

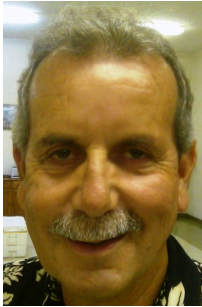
Everyone should have received a letter from the pension office board of trustees informing you there will be no 13th check distribution in June due to the investment losses sustained by the fund for the fiscal year ending September 30, 2015. The fund earned a -4.9% for fiscal year ending September 30, 2015. As of May 24, 2016 the year-to-date performance was a positive 8.3%. As of June 21, 2016 the year to date performance was a positive 10%.

The Board of Trustees would like to remind you that while it may be possible for the fund to make the requisite investment return +10% a 13th check may not be payable in June 2017 because of cumulative actuarial losses in the plan.

The regular association meeting will be held on July 28, 2016 at Forest Hills Presbyterian Church on Linebaugh Avenue and Ola Avenue at 6:30 p.m. with Cubans & deviled crabs for dinner. Please feel free to bring a friend to enjoy the food and fellowship.

Respectfully,
Billy Lynn





Treasurer's Report:

I am hoping that everyone had a safe and happy Fourth of July. I am also hoping that everyone took a moment, out of your celebration, to thank all our military for what they have sacrificed for our freedom..

Well it doesn't seem possible that it is July already, wasn't New Year's Eve just the other day??

I am pleased to report that all is quiet for our Association and there seems to be nothing to report. The financial stability of the association continues on sound footing and there are zero outstanding obligations. The current balance of the Association at the time of this writing is: \$38,300.18 before deductions for the upcoming quarterly meeting, July 28, 2016. The menu for the meeting will be Cubans & Deviled Crabs, drinks and cookies. Please remember to bring a friend and enjoy seeing and talking to old friends and co-workers.

There will be door prizes and the 50/50 drawing so bring a couple of bucks, eat good food, refresh old memories and see old friends and relax.

Hope to see all of you there. Tell new retirees about the association also new Drop members, they are also retirees... We need some young retirees to bring fresh ideas.

John 'JJ' Oliva

**LIVE EACH DAY
LIKE IT'S YOUR LAST.**

One day, you'll get it right.



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Paraprosdokians (Winston Churchill loved them) are figures of speech in which the latter part of a sentence or phrase is surprising or unexpected; frequently humorous. Here's a few:

1. Where there's a will, I want to be in it.
2. The last thing I want to do is hurt you. But it's still on my list.
3. Since light travels faster than sound, some people appear bright until you hear them speak.
4. If I agreed with you, we'd both be wrong.
5. We never really grow up, we only learn how to act in public.
6. War does not determine who is right - only who is left.
7. Knowledge is knowing a tomato is a fruit . . . Wisdom is not putting it in a fruit salad.
8. To steal ideas from one person is plagiarism. To steal from many is research.
9. I didn't say it was your fault, I said I was blaming you.
10. In filling out an application, where it says, 'In case of emergency, Notify:' I put 'DOCTOR'.
11. Women will never be equal to men until they can walk down the street with a bald head and a beer gut, and still think they are sexy.
12. You do not need a parachute to skydive. You only need a parachute to skydive twice.
13. I used to be indecisive. Now I'm not so sure.
14. To be sure of hitting the target, shoot first and call whatever you hit the target.
15. Going to church doesn't make you a Christian any more than standing in a garage makes you a mechanic.
16. You're never too old to learn something stupid.
17. I'm supposed to respect my elders, but its getting harder and harder for me to find one now.

Jerry Wotherspoon



A Review Of The F & P Pension MULTIPLIER- 2004

The passing of the F&P Pension Multiplier took place in 2004. For us Retirees, this was a bitter pill to swallow. For me it is still difficult to imagine that this took place and left us Retirees out of this benefit. How did this happen? Lets look at past history and see what happened and possibly why.

As a historical review there will be real truths presented to you readers that you may or may not have understood. Most names of individuals will not be used but responsible organizations will be named. There is no intent to demean anyone but there certainly were individuals who were anti-Retirees. If anyone has a dispute with this recap you will be afforded the time and space to respond in the next issue of our newsletter.

As many know, for a period of time prior to 1969 all fire and police active personnel were paying 4% into the F&P Pension Fund. In 1969 the State of Florida mandated that the pension be changed to ensure the future financial health of our fund. In reality the real reason a change had to be made was because only the actives were paying into the fund. The City of Tampa was not contributing. There was the promise of the City that if the pension had trouble paying benefits to those retiring

a payment would be made to the fund from the Emergency Funds of the City. The State of Florida said this was not good enough. Therefore, one of the changes that had to be made was that the City would have to pay the higher rate of 1.34% for each employee contribution dollar. The City would be paying at a higher rate due to their negligence in paying into the fund for many years.

In 1969 all active fire and police had to sign a new contract that required higher pension contributions from all actives and the City had to begin to make their contribution. In the new pension era we all paid higher rates and many did so until 1984. In October of 84 the actuary for the pension fund advised that the employees pension contributions could be cut in half. Some fire and police missed this reduction due to retirement.

The pension fund was now growing nicely. The higher pension contributions enabled our pension fund to grow quickly as the fund established a real financial position in the markets. Things moved ahead and in due time pension benefits became subject to Collective Bargaining. This ruling that the pension benefits could be subject to bargaining had a major flaw. The interests of the Retirees were left in limbo. There was no mandate that Retirees would also be represented at the bargaining table when it came to pension benefit changes. For a number of years, no changes to the pension were suggested, that affected Retirees, until 2003. (cont pg 5)

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In 2003 there was a push to raise the pension multiplier to 3.5%. Both fire and police unions had the multiplier in their sights. As mentioned before no group was responsible for Retirees benefits. In Collective Bargaining the unions can bargain for Retirees if they chose to do so. With this information in mind the reps of the RF&PA contacted the unions. We wanted to make sure the Retirees would be included, if and when the multiplier was increased.

In that regard your RF&PA reps met at the fire union office on N. Florida Ave. to ask if there were plans to include Retirees in the increased multiplier. At this meeting the RF&PA reps were given a page listing what would be proposed. The page was dated June 25, 2003 and stated that Retirees would in fact be part on any new multiplier negotiated. This printed page was supposed to be the agreement between both unions in regards to what was to be presented at the bargaining table with the City. To the best of our understanding RF&PA reps felt the Retirees would be included. We were never advised of any change in the unions reported position that the Retirees were going to be included in the multiplier talks. In late 2003 collective bargaining talks opened with the City. Your RF&PA reps were there.

At the first bargaining sessions, the unions submitted to the City certain pension benefit demands. Remember, Retirees were to be included in the demand to increase the multiplier from 2.5% to 3.5%. After the unions presented their demands the RF&PA got a copy. We then learned that there was no mention of including the Retirees. After the bargaining session ended, your RF&PA reps met the union reps and asked why Retirees weren't a part of the multiplier demand. We were told that they ran a cost analysis on including Retirees in the multiplier and they felt they could not afford to include us. We were also told that if the City wanted to give the multiplier to Retirees the unions would not object, so long as the cost of including the Retirees would not cost union members any benefit dollars.

After Retirees were flatly dropped by the unions your RF&PA reps felt we should bring this matter to the Mayor's attention. The Mayor did meet with us, she said she would look into the matter, no promises were made. The Mayor did not respond in a timely manner so we requested another meeting. A second meeting with the Mayor took place and again, no promises were made. The Mayor did stress (again) that she would look into the matter and get back to us. WE ARE STILL WAITING.

The next step was to try to have City Council help the Retirees with the multiplier issue. We had one Council member who was willing to help Retirees but it got us nowhere. The city council was a brick wall and they were unwilling to even consider helping. We were present when union officials openly came out in opposition to the Retirees being included in the multiplier. We subsequently learned that the City Council members were lobbied to the extent of coercion, according to one member

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who personally admitted this to your writer. The unions apparently had no intention to include Retirees and had well lobbied the issue. Retirees were down but not out.

The next step was the hearing before the Hillsborough Legislative Delegation. At this point the issue of the multiplier had been agreed to by the City and the unions. The city and the unions agreed on an increase to 3.15%. The agreement between the City and the unions would require a change to the pension contract. This required the approval of the State Legislative Delegation who would determine if the proposed changes would be forwarded to the State Legislature for consideration.

At the legislative delegation the mayor and finance director for the city appeared and painted a can-do / thumbs up presentation which was openly received. Both the mayor and the finance director stated that the funding for the multiplier was financially doable. Union officials also testified in favor of the amendment with no mention of Retirees. The legislative delegation voted and agreed to pass the proposed change to Tallahassee for review and full consideration.

Our next step was to lobby members of the Florida Legislature, in Tallahassee, which we did. We soon learned that the unions were way ahead of us and had lobbied the members of the State Legislature and already secured their votes on the multiplier issue. The amendment as written and submitted did not mention anything about Retirees being excluded from the multiplier. On the State Legislature level, no one admitted that they knew the change would exclude Retirees.

The legislative hearings on this multiplier amendment were scheduled for March 2004. We attended the hearings and watched the same scenario unfolded. The mayor and finance director were there and testified that the multiplier was affordable. When one of the legislators asked how much the multiplier would cost the mayor stammered but assured the legislators that it was doable. The mayor then asked the finance director what the financial cost for the multiplier would be. (LISTEN UP) The finance director responded to the mayor that she didn't know the actual cost because it had not been budgeted. At this time, the mayor again assured the legislators that it was affordable even though she didn't know the actual cost.

(NOTE) When the mayor and finance director could not state the actual cost of the multiplier it should have been immediately set aside by the legislators present. In order for the proposed changes to move forward, there is a requirement that any monetary changes proposed would have to be actuarially sound in order to be considered. This was not considered and the proposal was forwarded on to a legislative committee for further review. As this writer sees it, this should have (cont on pg 7)

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stopped the multiplier from moving forward until the cost was known and was determined to be actuarially sound. This was an obvious violation of our contract ref amendments.

As history will show, on October 1, 2004, the multiplier became an amended part of the pension contract that divided the “Active F & P” from the “Retired F & P.” This is a totally unfair expansion of benefits that left us Retirees out.

After the multiplier became a part of our contract it was reviewed by many of us. Your writer could possibly understand if the multiplier had only raised the yearly percentage for the “Actives” from October 1, 2004 forward. What the multiplier change did was go retroactive to the first day of employment of the “Actives.” So when this happened the cost to the pension fund was greatly increased. For example, if an officer or firefighter had been employed for 20 or 30 years, your pension would have been increased for every year of service. The “Actives” who got the multiplier would not have paid for the increase for all years prior to October of 2004. A big pension cost. If the multiplier had been applied as of October 2004 forward the action would not have been so egregious.

If we look at the cost to Retirees in pension dollars, here are a few examples:

20 years X 2.50%	= 50 %	of base pay
20 years X 3.15%	= 63%	of base pay
25 years X 2.50%	= 62.5%	of base pay
25 years X 3.15%	= 78.75%	of base pay
30 years X 2.50%	= 75%	of base pay
30 years X 3.15%	= 94.5%	of base pay

If you retired at 20 years you lost 13% if you didn't get the multiplier. If you retired at 25 years you lost 28.75% if you didn't get the multiplier. This is over a quarter of your retirement that you are not getting. In your writers case I am losing 13% in pension dollars as well as the increase to my cost-of-living. From this formula you can determine what you have lost depending on your retirement date.

As anyone can plainly see, this is a sizeable loss in retirement dollars to all Retirees, fire and police alike. You might ask why did our active members of the fire and police kick us Retirees to the curb. There have been many heated reasons stated as to why Retirees were excluded. You will need to make your own determinations as to why. Speaking for myself, if I had still been active I would have never left my retired brothers and sister behind. Retirees would have been included. Perhaps the multiplier could have been raised to 3.0%, FOR ALL, an equitable solution. The

(cont from pg 7)

State of Florida retirement multiplier is 3% per year of service to all hazardous duty employees.

When I think about this travesty I'm reminded of the movie "Wall Street," starring Michael Douglas. He plays a wall street tycoon named Gordon Geco. A famous quote by him is; "Greed Is Good," referring to the stock market. In this case, this is so untrue.

In closing, each one of you should remember that as a Retiree the city and the unions will not be looking out for your well-being. In the future, more inequities can and possibly will arise that can directly affect you and your financial status. If and when this happens the RF&PA is the only organization that will go to bat for Retirees and champion your causes. The RF&PA has always been looking out for you. You should always support your RF&PA.



AND THAT IS MY VIEW.

Larry A. Vincent

Retired, TPD

Mark Ober For State Attorney

Our State Attorney Mark Ober was raised in Brandon and then went on to graduate from the University of Florida and South Texas College of Law. Ober, as an assistant state attorney advanced through the ranks of the office and ultimately became the chief of the major crimes division. In that time Mark successfully tried dozens of murder cases and many high profile crimes. He then entered private practice for 14 years, gaining valuable experience handling both criminal and civil matters. In 2001, Mark was elected State Attorney receiving bipartisan support in his successful election. As your State Attorney, Mark Ober has been widely recognized for leading a professional, efficient, and ethical office of over 130 attorneys. In 2007-2009, he was selected by his peers in Florida to be the President of the Florida Prosecuting Attorneys Association, placing him in the leadership role of over 1900 prosecutors in our state. Mark is running again so that he can continue to lower the crime rate in our community, as he partners with our dedicated men and women in law enforcement. Mark would humbly appreciate your continued support and ask that you speak to your friends and family about the upcoming election and vote for Mark Ober. We need your help and assistance to spread our campaign message to voters throughout Hillsborough County.

If you are interested in volunteering or contributing to Mark's campaign, please go to Markober.com or call 813-802-1357.



Line in the Sand



Ok, I know these articles are supposed to be informative for retirees. But, I feel the subject of carrying a firearm is of interest to some of our retirees. Most of you know I assist Dave Bryant who qualifies retired law enforcement officers under the Law Enforcement Officers Safety Act (also known as HR218). So, I see a lot of you come through his classes, and know you carry. Also, I know several firefighter friends of mine have their state Concealed Carry Permit as well. But if any of you are opposed to guns, especially carrying them, please skip over this article and I won't run the risk of offending you.

For those of you who kept reading, I'm going to state the obvious. The climate today surrounding the use of deadly force has changed since we were on the job. Public attitude, influenced greatly by the media, causes the law enforcement agency and prosecutor's office to scrutinize, much more closely, any shooting incident that occurs in their jurisdiction. And the media drives them too. We've seen that locally, as well as across the country. So even if you think you were involved in a lawful shooting, you may be charged criminally, sued civilly, or at least examined so closely that there's no privacy left to your life.

So, I encourage you to think ahead of time about when (that is under what conditions) you would use deadly force. Especially in today's age of cell phone video cameras that show partial truths, or even purposeful false information. Remember, TV news loves videos. You know the laws pertaining to the use of deadly force, so I'm not going to bore you with them. But, if you think back to when you were on the job, there were probably a lot more times when you had probable cause to use deadly force - but didn't, than when you actually did pull the trigger. And afterward you may have asked yourself "Should I have shot? And why didn't I?" My guess is the answer was your training, experience, judgment, backup, and other options to defend yourself. Look, I'm not trying to get you to hesitate and wind up getting shot. That's why I asked you to "think about it ahead of time" using those same factors. Where do you draw the line in the sand?

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Whenever a civilian asks me about carrying a firearm I always ask them two questions. First, are they capable of using deadly force, (meaning can they take a life)? If they answer yes to the first question, the second one is: If so, under what conditions would they use deadly force? Invariably they answer, "To protect me and my family". But they haven't considered scenarios in which that may occur. Usually I give them this example to consider. If I'm in a restaurant and a robbery occurs, as long as no one is getting hurt, I'm not drawing my gun. I'm going to try to be a good witness. And they reply, "Well yes, but if they try to hurt my family or me I'll use my gun". About this time I point out to them that first responders (even retired ones) are willing to act to protect a stranger, not just their immediate family. If the waitress or cashier is being physically attacked, I'm going to take action. So I've thought about different situations, and at what point I'm going to draw my gun. That will be my line in the sand. And until I reach that point, I don't even think about drawing my gun. I try to remember that I'm no longer in the business of apprehension (offense). But I still strongly feel obligated to be in the business of protecting innocents (defense). God hasn't provided me with all this experience, training, and ability so I can waste it by standing by and letting something bad happen. It's a personal decision, and I'm not trying to make it for you.

Although there have always been criminals and thugs on the street with intent to do someone harm. Today's active shooter situations seem to involve hurting mass numbers of people while using more sophisticated weapons. So be practical about your response. Sometimes you're out gunned and taking cover is the best response.

So, whether you carry a gun or not. Or, if you have one in your home or car. I urge you to play the "*what if*" scenarios over and over in your head. To continually think about what you would do in different situations, in these days when everybody has a camera, and the media will make you a TV "star".

Tommy DePolis





50/50 DRAWING

Will be held at the Membership Meeting
so bring a couple of extra bucks.

Pension Board Meeting

The Pension Board will be holding their
monthly meeting on Wednesday, July
27th, at 1:30pm.

Location 3001 North Boulevard.
Come on by, the pension board loves company.

REMINDER

The Retirees monthly luncheon will be held on Monday, July 25th, at
11:00am. Location is the Golden Corral at 11801 N 56th St, Temple Terrace.

All are invited. Hope to see you there.

IN MEMORIAM

Some of those we recently lost....

Ludie McDugald, 3/29/16, Police Spouse

Michael D Johnson, 4/4/16, Police

Eric E Marlan, 4/11/16, Police

Losi McDonald, 4/15/16, Fire Spouse

John Yaratch, 4/21/16, Police

William C Fairbanks, 4/21/16, Police

Howard Gimbel, 5/7/16, Police

Carmen DePaula, 5/9/16, Police Spouse

Edward Martinez, 5/13/16, Fire

Vivian L Thompson, 5/24/16

Thomas C Wilson, 5/31/16, Police

Jose A Feliciano, 5/22/16, Police

TRF&PA

P.O. BOX 280222

TAMPA, FL 33682-0222

TAMPA RETIRED FIRE & POLICE ASSOCIATION

GENERAL MEMBERSHIP MEETING

Thursday, July 28, 2016

Cubans & Devil'd Crabs Dinner 6:30 PM

Meeting To Follow.

FOREST HILLS PRESBYTERIAN CHURCH, LARRICK HALL

709 W. Linebaugh Ave

Parking Will Be On The East & West Side of the Building

(Bring a new retiree, they'll thank you for it!!!)

