A Tale Of Two Unions

Young Guns

ne Consequences of Drinking and Driving

centurion

Official Magazine of the San Antonio Police Officer's Association



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RETIREE ROLL CALL

DETECTIVE

34 YRS 5 MOS

03/02/2020

OLICE OFFICERS

REBECCA R. CASTRO

PATRICK FRANCIS MURNIN	CAPTAIN	31 YRS 5 MOS	03/01/2020
BARNEY D. WHITSON	SERGEANT	32 YRS 4 MOS	03/01/2020
GEORGE NELSON SEXTON	POLICE OFFICER		02/28/2020
ANTHONY D. BANCROFT	POLICE OFFICER	24 YRS 4 MOS	02/01/2020
MICHAEL W. MOSLEY	CAPTAIN		02/01/2020
BARBARA GAYE THOMAS	DETECTIVE	29 YRS	02/01/2020
TRACY L. POWERS	CAPTAIN	31 YRS 8 MOS	02/01/2020
RANDY JOSEPH RESENDEZ	SERGEANT	30 YRS 1 MOS	02/01/2020
GILES K. SNAVELY	SERGEANT	32 YRS	02/01/2020
THOMAS B. SOWELL, III	POLICE OFFICER	24 YRS 5 MOS	02/01/2020
ROBERT SAENZ	LIEUTENANT	30 YRS 7 MOS	02/01/2020
FELICIANO F. RENDON, JR.	POLICE OFFICER	27 YRS 11 MOS	01/19/2020
KIMBERLY ANN ANDRETTI-BOWER	SERGEANT	23 YRS 10 MOS	01/18/2020
HENRY QUIROGA	POLICE OFFICER	29 YRS	01/11/2020
ROBERT V. SOLIS	SERGEANT	30 YRS 7 MOS	01/11/2020
JOE R. WARREN, III	POLICE OFFICER	30 YRS	01/10/2020
JOE ANTHONY OBREGON	POLICE OFFICER	29 YRS 6 MOS	01/04/2020
GEORGE MORALES	POLICE OFFICER	26 YRS 8 MOS	01/03/2020
JAMES D. SIMPSON	DETECTIVE	25 YRS 1 MOS	01/03/2020
JEFFREY JAMES SCOTT	DETECTIVE	24 YRS 8 MOS	01/02/2020
REGINALD W. FREEMAN	DETECTIVE	32 YRS 7 MOS	01/01/2020
ALLEN RAY JOHNSON	POLICE OFFICER	30 YRS	01/01/2020
JANNINE M. SMITH	DETECTIVE	31 YRS 3 MOS	01/01/2020
JOSEPH W. WILSON	POLICE OFFICER	24 YRS 3 MOS	01/01/2020
ROBERTO MORENO	POLICE OFFICER	39 YRS 10 MOS	01/01/2020
RUBEN E. RUIZ	POLICE OFFICER	30 YRS	01/01/2020

Firearms Qualifications

How to schedule:

Please call 210.207.6229 to put your name on the roster for your desired date.

Speak to any of the firearms instructors to get your name put on the list. Let us know if you have previously qualified and need to "re-qual" or if this is your first time.

Retiree Firearm Qualification Dates:

- Jan. 25
- Feb. 22
- Mar. 29
- Apr. 12
- May 31
- Jun. 28
- Jul. 26
- Aug. 30
- Sept. 27
- Oct. 25
- Nov. 22
- Dec. 20

What to bring:

Retirees need to bring all of the following with them on the day of their scheduled qualification:

- Weapon
- At least 2 magazines
- Holster
- 50 rounds of ammunition
- Check or money order for \$25 payable to COSA

For questions, please contact:

JB Garza #1270 SAPD Training Academy, Firearms Joseph.Garza@sanantonio.gov Office: 210.207.6298 Range: 210.207.6229

Retirement Resources

San Antonio Fire & Police Pension Fund Financial Planning Seminar:

First Friday of every month except May and November.

Benefits Calculator

Find the calculator as well as other resources on the membership page of sapoa.org

Chaplins

To reach a chaplin, call 210.207.7519. This will reach the on-call chaplin's pager and you will receive a call back ASAP.

Health Insurance

SAPOA Office Claims Advocate Services 210.828.9616

SA Fire & Police Pensioners Assoc. safppa.org

Fire & Police Retiree Health Care Fund prefundedsa.com

RECoSA: Retired Employees of SA recosa.org



RETIREE BREAKFAST CLUBS

NORTHWEST:

EVERY FRI. AT 8AM | TIA'S TACO HUT AT 6820 HUEBNER EVERY FRI. AT 8:30AM | TINK-A-TACO AT GUILBEAU & TEZEL MON.-FRI. AT 8:30AM | TINK-A-TACO AT POTRANCO & CULEBRA

FLORESVILLE:

EVERY TUES. AT 8AM | OLIVIA'S MEXICAN RESTAURANT

SPRING BRANCH:

EVERY WED. AT 9AM | EL RODEO DE JALISCO RESTAURANT 8685 U.S. HWY 281 N. #102

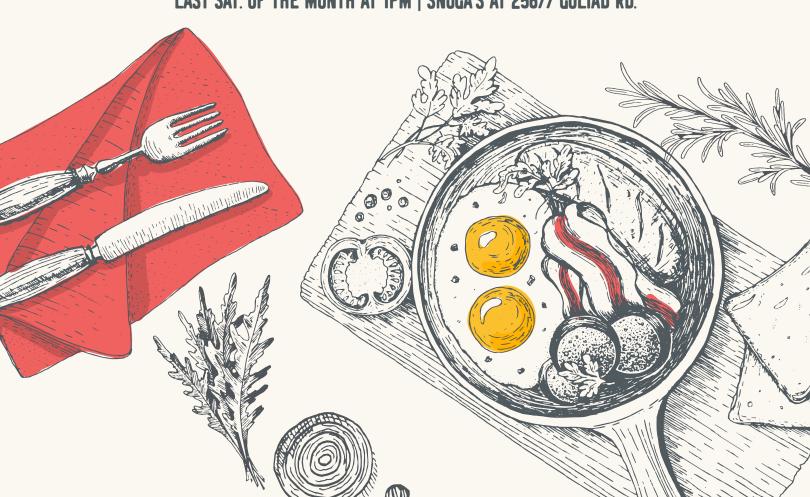
MEDINA LAKE & PIPE CREEK— ACTIVE + RETIRED: SECOND TUES. AT 9:15AM | LA CABANA MEXICAN CAFE AT 9600 FM 1283

RET. MOTOR VEHICLE & STRIP OFFICERS:

FIRST WED. OF THE MONTH AT 9AM | TOMMY'S RESTAURANT #4 AT 6702 SAN PEDRO

ALL RETIREES:

LAST SAT. OF THE MONTH AT 1PM | SNOGA'S AT 25677 GOLIAD RD.







A TALE OF

"It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of Light, it was the season of Darkness, it was the spring of hope, it was the winter of despair, we had everything before us, we had nothing before us, we were all going direct to Heaven, we were all going direct the other way – in short, the period was so far like the present period, that some of its noisiest authorities insisted on its being received, for good or for evil, in the superlative degree of comparison only." - A Tale of Two Cities by Charles Dickens (1859)

This quote, from A Tale of Two Cities, is especially fitting as I give you my personal reflections on what happened when the City of San Antonio's two major public safety unions went to the bargaining table to negotiate their contracts with city officials. By no means are my comparisons meant to belittle or lash out towards any individual. These are my thoughts as I saw the battlefield that led everyone to where we are today, and hopefully, the lessons we can all learn from the experience.

This story starts in December of 2013. As always, SAPOA found ourselves first in line to start negotiating with the City of San Antonio, while our brothers and sisters in the Fire organization watched in earnest. The first ominous warning was the city's hiring of two out-of-town attorneys who came with a reputation not for amicably getting things done, but instead for trying to win through acrimonious engagement and creating conflict to wear down their opponents. Despite our objections to the City Council, our predictions about these attorneys were quickly realized when the city dropped an ultimatum: agree to our contract terms, or we will sue you over the constitutionality of the contract's "evergreen" clause. Beginning negotiations with this kind of "do or die" ultimatum was unacceptable to SAPOA, and we refused to negotiate



under those terms. The city then promptly filed their lawsuit suing both Fire and Police over our evergreen clauses, which led to a meeting of both Fire and Police labor organizations and attorneys to discuss a game plan.

We moved to swiftly destroy the city's arguments and kill the lawsuit through summary judgement, which after months of back and forth in a court room we successfully completed. Fire decided to continue the lawsuit in hopes of uncovering hidden secrets through deposition and testimony from the city officials within the city's management and budget team. As Fire's lawsuit in district court continued, the city appealed our summary judgment ruling to the court of appeals, which at the direction of the court, led to mediation and eventually to a contract between SAPOA and the City of San Antonio.

The Fire union, on the other hand, continued their lawsuit, which won in district court, and which the city promptly appealed to the court of appeals, just as in our situation. Fire attempted mediation as directed by the court, but their talks quickly deteriorated and proceeded to trial. Fire won at the appeals court level and the city once again attempted to appeal the court's decision to the Texas Supreme Court but was rejected. Of course, as time passes by and both unions found themselves in a court room, no raises were seen by members of either organization. This is also true for Fire. During these lawsuits, attempts were made by both organizations to find and educate council members - through elections and other means - that this was a needless and fruitless lawsuit and not in the long-term interest, financially or public-safety-wise, for the people of San Antonio.

To have a deeper appreciation of the situation politically, it's my belief that even when you oppose an incumbent whose policies you disagree with, if he or she ends up winning re-election, you don't stop trying to work with them. SAPOA found ourselves in that situation and continued to strive to make inroads with the elected officials, some of which we didn't support. It was through our persistence and determination that we were able to convince city leadership that our pathway was practical and not a detriment to the city's financial stability, that we could conclude our battle with the city and get a contract both sides could feel good about. Fire chose not to work with the elected officials due mainly to their unrealistic contract goals.

So, they went down a different path and would attempt to change the political playing field through city charter referendums that would target the city manager, city ordinances, and the city's ability to negotiate with the Fire union. Admittedly bold, this proved to be costly in many ways. First, it would demand higher dues deductions from their members to pay for the strategy, and second, it would mean more years of no pay raises for their members. Remember, the years of no raises starts to effect members who are considering retiring and taking drop back options, find little growth in their annuities versus growth with yearly pay raises over the same time period. The one major flaw in their strategy was in the language of one of their referendums to move towards arbitration if contract talks stall. Not a bad plan, if it only involved pay, like in other major unions like NYPD, but Fire's language included openings in their contract that the city could exploit. So, the Fire union, after hundreds of thousands of dollars spent - some would argue more than a million - of their hard-earned fire fighters' dues money, the organization won two of the three proposed referendums. Not a bad result on their part and recognition must be given for the ability to pull off such a task.

MOUNIONS

This paved the way for the "retirement" of one of the most significant obstacles for progress during the contract negotiations for both unions, City Manager Sheryl Sculley. As the instigator of the evergreen lawsuit debacle in 2013, her decisions costed San Antonio taxpayers millions of dollars. One of the referendums limited the city manager's salary and despite the current city manager being exempt from the provision, politically, she was forced to retire. The one other successful charter measure requires disputes over the Fire union's contract to go to binding arbitration, not the courthouse. The Fire union, now believing this changed the playing field for them, returned to



the table to find an even further entrenched city determined to hold their ground. Fire moved quickly to enact their newly acquired arbitration provision, believing they could persuade a panel of three arbitrators in their direction, which had failed to gain city council movement much earlier in this endeavor.

Many predictions were made by both sides, and through discussions during our in-service briefings, it appears our predictions were even worse than we thought. Details of their agreement were released by the city managers offices outlining the arbitration award. The Fire union proposed back pay raises as high as 30% with details showing they fell way short of that mark, with only a 10% reoccurring pay raises and 7% in one-time bonus monies spread over a 5-year period. Despite the new contract award taking effect February 13, 2020, Fire will be taking their sixth Zero with NO Pay Raise this October. Through the path of arbitration this is a devastating outcome for firefighters finding themselves now making less than their PD counterparts totaling an average salary of \$8,000.00 yearly, which they may never make up.

Fire wanted to take over their own healthcare, which was rejected by the arbitrators. They were awarded the same plans as SAPOA members, which was fortunate for them because the city had argued for the same PD plans with higher premiums, due to the higher costs of healthcare derived from

firefighters. Fire also argued their position regarding workers comp and its relationship to cancer claims not being properly processed were rejected by the arbitration panel. Another huge loss for Fire includes losing the 180-day rule, under civil service code chapter 143. The arbitrators awarded the City with essentially a two-year discovery rule, with the start of 180 days being the date when the Chief knew or should have known of the civil service rule violation. SAPOA can say without hesitation that taking something lower than state law provides is a deal killer, but this will be forced down the throats of the firefighter's membership, as arbitration is final and binding. The arbitrators also awarded the City changes to the funding of the Group Legal Trust; essentially outlining a demand of 'make our changes' to the plan within 180 days or they will redirect the trust fund money for firefighters towards their clothing allowance. Some of the changes the City is demanding:





- 1. The plan must cover spouses including but not limited to divorce proceedings and to former spouses and employees, for a period of three years, in child custody and child support proceedings and contempt of court enforcement of family court orders. (translation ex-spouse gets three years of benefits after divorce).
- 2. The plan will exclude criminal defense benefits for members/employees.
- 3. The plan must require yearly submittal of an independent audit report to the city to include information about usage.

The Group Legal Trustee's are in the process of analyzing this decision made by the arbitrators and the impact it will have on all of our benefits and what options are available. This issue is a difficult one, but another example of a loss through arbitration.

Now, as we come to the conclusion of our story, we didn't share all the little details of missed opportunities of not being able to working together, nor how Fire's leadership actively attempted to sabotage our contract deal because they felt our strategy was wrong. Like all things, time has proven which strategy proved to be correct and which strategy was flawed. I'm proud of our strategy and its results, and I think our members are better off because of it. It's important that future generations of both memberships learn from each other's successes and their failures, and not repeat the same mistakes again.

Stay safe,

Mike

Le hoffee

P.S. Five years were stripped from Fire's 10 year evergreen clause. Given how much they lost in arbitration, only a firefighter can tell you if the nuclear option was worth it.



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centurion

NOW ACCEPTING SUBMISSIONS

We are currently accepting member submissions for The Centurion. If you have a story you would like to have featured in the next issue send it today!

send submissions to jessica@sapoa.org

MAKE YOUR VOICE HEARD!





SAPD "YOUNG GUNS"

PLAY TO BENEFIT INJURED OFFICERS

Last December, the SAPD Young Guns, a flag football team organized to help raise money and awareness for injured Police Officers, participated in the inaugural "First Responder Winter Bowl" in Houston, Texas. The tournament was held to show support for Houston Police Officer John Daily who was injured in the line of duty on Christmas Eve 2018. Officer Daily and another officer were injured when their vehicle was struck by a drunk driver, trapping them inside their burning vehicle. Officer Daily suffered burns over 90 percent his body.

The SAPD Young Guns were the only team not from Houston and ended up winning first place (check out Bayou City Badges on Facebook for pictures/ videos from the tourney). The Young Guns also participated in a tournament last August in McAllen, which was for the benefit of Trooper Moises Sanchez, who was shot in the line of duty while on scene at a call for a hit-and-run accident. Trooper Sanchez died as a result of the injuries he sustained and the tournament benefitted his widow and three children. The SAPD Young Guns took second place in the tournament, which started at 1800hrs and went until 0430hrs the next morning, had a total of 17 teams made up of different law enforcement agencies.

The Young Guns was first organized by SAPD Officer Justin Garcia. Their first tournament was the Texas Police Games in Abilene in 2019. Six different teams participated in that tournament and SAPD Officers David Tavitas and Valentin Figueroa earned Co-MVP awards. Officers who are interested in joining the SAPD Young Guns should contact Officer Garcia.

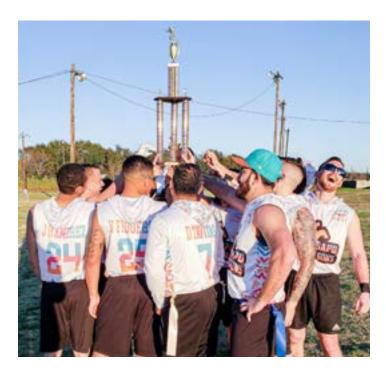
SAPD YOUNG GUNS

JUSTIN GARCIA

(COACH & COORDINATOR) CHRISTOPHER BOYD **DAVID TAVITAS** VALENTIN FIGUEROA **JERROD OUSLEY MARCUS JUSTICE JUSTIN RAMIREZ** SANTIAGO VISCARRA **ERIC ZANDER** MANUEL CALDERON **ERIC MORENO BRYAN AGUILAR** MICAL ROCHFORD **ERNESTO PENA ROGER ESCOBEDO** JOSHUA KIES

HUGO HERNANDEZ

DEREK HUE-SING









ONE WAY TO START THE DAY

BY G. JONES, BADGE NO. 661, EPA

0730 hours. On duty for an hour and a half. Cup of coffee on board. Handled first two calls already - Ncodes - good to go. E-Tone pops - Code 3 Cutting in Progress. Red and blues activated, BWC on, seatbelt on. Only 2 miles away from call, what is taking me so long to get there? Cover officer on scene - 1 victim down, suspect with knife barricaded in room. Stop at intersection, wait formotorist to go through intersection, oblivious to the red and blues. I need to get there, why am I not there yet?

Arrive on scene, moving quickly but precisely up the stairs to the apartment. Step around the victim on the floor, doing my best not to slip on the large pool of blood. Cover officer is good - notifies me suspect is still in bedroom, door closed, still has a knife. My duty weapon is at the low ready, finger outside trigger guard.

"San Antonio Police! Drop the knife, open the door and step out! Hands up in the air!!"

Additional cover officers arrive, removing victim from danger to get him to EMS personnel - thank you.

"I'm not coming out! I have a knife and I'm going to make you do your job today".

"Drop the weapon - step out - hands high in the air"

"I'm coming out. I still have the knife"

Duty weapon focused on bedroom door, finger on trigger. Unknown what lies behind it. I stand shoulder to shoulder with my brothers in blue. Focus on the moment. Tactics are good, position is good. Thank you, Holy Spirit, for allowing me to feel your presence, I feel you standing toe to toe with me.

Suspect opens door and reveals himself, hands up but knife still in right hand.

Cover officer to my right - Taser!! Taser!! First shot, just out of 21 foot range Suspect still standing in threshold, knife in hand. We move a step closer, go again go again. Second shot - contact- suspect down. Window of opportunity will close quickly. I holster my weapon and charge suspect. Handcuffs on - one in custody - knife secured.

I see a female in my peripheral vision - she's cowered in the closet, paralyzed with fear. I'm here, I'm here, please please! He had a knife!!! Female secured and removed from danger. Adrenaline dump. Deep breaths. Thank you, Lord, for hearing my prayers. Thank you, Holy Spirit, for your calming presence. Thank you, God, for stopping him from charging us. Thank you, brothers in blue, for having my 6.

Writing detailed report. Thinking back on what just transpired. Were my tactics good? Will my BWC video pass the enormous scrutiny I know it will endure?

I can't worry about that now. Calls are holding, still early in my shift. In my heart I know I did the right thing and no one was injured. That's all I can ask of myself.

G. Jones, #661 EPA

MAJOR SURGERY DOESN'T MEAN YOU'RE OUT OF THE GAME

DET. CARLOS J. ORTIZ

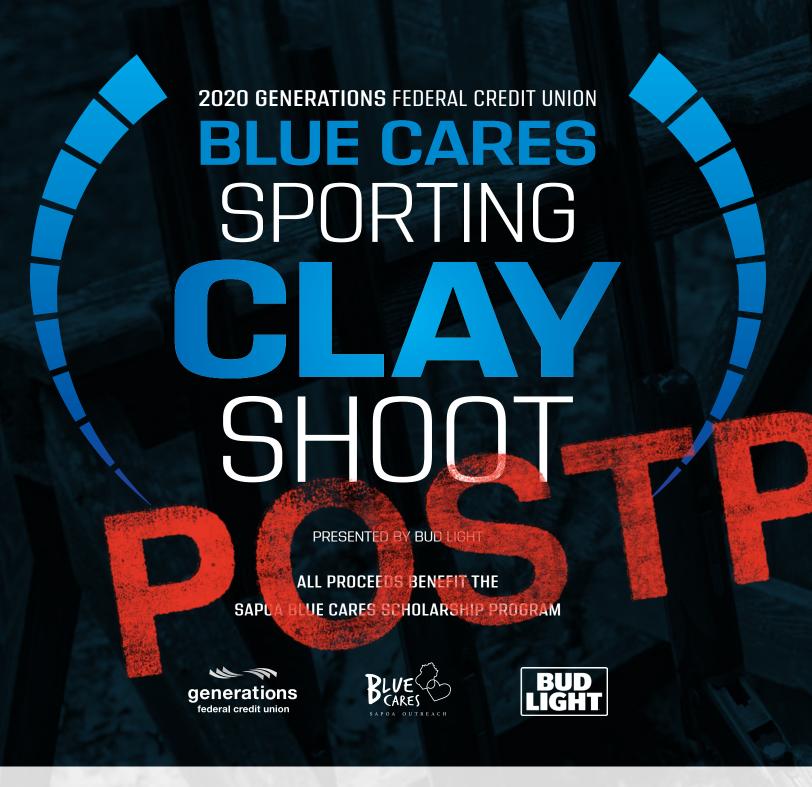
Police work is tough and not very forgiving with the toll it takes on the body and mind. There are various ways to keep the stress levels under control so that we can function as normal human beings. I worked West Patrol Dog watch for 15 years, 12 of those years as an FTO. As I put on the stressful years, I took on triathlon competitions in efforts to deal with the stresses of the job. I competed in marathons, Olympic triathlons, half Ironman races and full Ironman races. All this training took a toll on my body. In 2019, I was diagnosed with severe arthritis in my right hip. Basically, the cartilage in my right hip ball joint and socket had worn down to the bone. My doctor explained that the arthritis was not caused by my training but was inherited and this would have surfaced in my older years. The training just expedited the illness.

I am a very active person and hearing this diagnosis set me back and it felt almost like a death sentence. The doctor told me that my running days were over and that I would need to find a hip replacement doctor. I went home and started to research everything that had to do with hip replacement surgery. Many of the hip surgeons recommended no running once the hardware was installed. I found other hip surgeons who not only said running is possible after hip replacement, but they encouraged returning to running activity after the body had fully recovered after surgery.

I found more encouraging news from a retired SWAT Officer/Detective Steve Favorite who had both of his hips replaced. He went back to all the physical activities he was involved in before his surgery, and he was still going strong 15 years after his surgery. I found a great hip surgeon in Houston and I had my surgery done on October of last year. I am back to running, biking and swimming. I will be competing in my first triathlon race in May; it's a short race but I'm still in the game.

Hip surgery is a big deal but it's not a game stopper. Most surgeries that are performed in this day and age won't hamper the active lifestyle. We may not get back to 100% after major surgery, but we can recover and get close to what we were. The human body is a resilient machine and it was made by our Creator to withstand stressful and demanding conditions. If you are facing any major injury or surgery, keep in mind that this is not a game stopper. Do your research and be resolved within your spirit to recover and get back in the game.





SATURDAY | MAY 16, 2020

NATIONAL SHOOTING COMPLEX

5931 ROFT RD. SAN ANTONIO TX 78253

REGISTRATION STARTS AT 9:00 AM SHOOTING STARTS AT 10:00 AM

SIGN UP NOW AT BLUECARESICARE.COM/CLAYSHOOT



\$10,000

- Company name incorporated into event title as: (your company name) Blue Cares
 Sporting Clay Shoot
- Premier recognition on all 2020 Blue Cares Sporting Clay Shoot pre/post materials/signage
- Website recognition on Blue Cares webpage with hotlink to your company website
- Premier recognition in the SAPOA magazine, Centurion
- Promotion on Blue Cares social media pages
- Opportunity to address audience on event day
- Company logo on 4 station signs
- Opportunity to display company banner on event day
- 8 team entries (4 shooters per team)
- 32 breakfasts and lunches
- · 32 swag bags
- Opportunity to provide promotional items for swag bags

BE(OME A SPONSOR

PRESENTING SPONSOR

\$5,000

- Exclusive naming rights as Presenting Sponsor:
 Blue Cares Sporting Clay Shoot, presented by (your company name)
- Prominent recognition on all 2020 Blue Cares
 Sporting Clay Shoot pre/ post materials/signage
- Website recognition on Blue Cares webpage with hotlink to your company website
- Recognition in the SAPOA magazine, Centurion
- Promotion on Blue Cares social media pages
- Company logo on 3 station signs
- 5 team entries
 (4 shooters per team)
- 20 breakfasts and lunches
- · 20 swag bags
- Opportunity to provide promotional items for swag bags

GOLD SPONSOR

\$3,000

- Website recognition on Blue Cares webpage
- Company logo on 2
 station signs
- Opportunity to display company banner on event day
- 3 team entries (4 shooters per team)
- 12 breakfasts and lunches
- 12 swag bags
- Opportunity to provide promotional items for swag bags

SILVER SPONSOR

\$1,500

- Website recognition on Blue Cares webpage
- Company logo on 1 station sign
- Opportunity to display company banner on event day
- 2 team entries (4 shooters per team)
- 8 breakfasts and lunches
- 8 swag bags
- Opportunity to provide promotional items for swag bags

TEAM

(4 Shooters)

\$600

- 1 team
 (4 shooters per team)
- 4 breakfasts and lunches
- · 4 swag bags

INDIVIDUAL

(1 Shooter)

\$175

- 1 shooter
- 1 breakfast and lunch
- 1 swag bag



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DECEMBER 1, 2019

FELLOW AND FUTURE MEMBERS

May I take this last of the year opportunity to wish all our active Police Officers, Fire Fighters, First Responders and all our retired brethren a very merry and joyous Christmas and a happy and safe New Year. Again, as in past years, let's all take pause and thank our God for all the blessings He has given us in the past and for the blessings He will provide us in the future.

We should all take advantage of this time of year to reunite with old friends and your neighbors. Visit and enjoy your family, reminisce and continue to savor the many joyful years long past. Don't forget about the homeless, the hungry and the forgotten.

This last month of the year is a time of joy, forgiveness, benevolence and good will. Let's all take this opportunity to come together and work towards giving our families and friends joy and friendship for all our future years that we may be together.

We all know that Christmas and New Year is a time to celebrate. We tend to throw all caution to the wind and over indulge with food and alcoholic drinks. Please watch what, and how much, you eat. Don't drive if you over indulge with alcoholic beverages. We want all our members and loved ones to be with us this coming year.

We as retirees have been blessed with good pensions and health benefits for the rest of our lives. We have the time to exercise our bodies and enjoy our families, and especially our grand kids. I often think to myself when I'm a little bit on the down side, a phrase that I sometimes quietly murmur; "if this is bad living, give me more of it."

In the November article I wrote about the importance of having a will. Now, in a few paragraphs I will try to give you some additional thoughts on the importance of having a will.

Do your loved ones know what you plan to leave to them when you die? Fewer surprises will make estate administration much easier when the time comes. Do they know who to contact when something happens?

Have you considered drafting and regularly updating a letter of instruction to your children and fiduciaries? This letter should include an inventory of assets, and a list containing names, addresses, and phone numbers of your estate planning team.

Death, birth, marriage, divorce, and having children reach adulthood are some of the many reasons estate plans become outdated. Inevitable changes to laws and the tax codes, not to mention changes to family and financial circumstances, further eroding a plan's effectiveness. Successful estate planning requires more than just having signed the initial documents: your plan should evolve as your circumstances do. Write short stories to each of your heirs explaining how decisions were made within your will or your trust. Tell your loved ones about your life before they were around. Remind them about personal and exciting memories of what you did together.

Bv: Henry Trevino

Last but not least, do your preparations now, don't wait till tomorrow. As it is said, "yesterday is history, today is a present and tomorrow is a promise." Don't make a mistake and leave your preparations for tomorrow; tomorrow may not come, and you will be leaving your loved ones to muddle through hours of research and looking for things that will never be found.

Hiring Attorneys, C.P.A's, Financial Advisors, and dealing with funeral homes and expenses can be very costly. Save your family and friends the heartache of examining your life and trying to find out what your final intentions were in distributing your assets.



My preparations are unique to me, my estate, and all my legal documents. I do not presume to know what you have or how you want your structure to be arranged.

I am not a legal expert, an attorney or a C.P.A. and I don't presume to know the legalities of wills, trusts and other legal papers. If you want some suggestions on how to start structuring your exit papers, feel free to call me at any time. I will be glad to share some suggestions. **(210)-710-7378**

P.S. The above information is not sponsored by the Fire and Police Health Fund, the Fire and Police Pension Fund, the Retiree's Association nor any other fund or organization in either the Fire Department or the Police Department.

"I HAVE ALWAYS DONE MY DUTY. I AM READY TO DIE. MY ONLY REGRET IS FOR THE FRIENDS I LEAVE BEHIND ME."

(Zachary Taylor)

Moral of the story:

Dying is part of living. It's a cycle that we all travel to an inevitable end. The fear of dying does not come from our restful eternal sleep; it comes from the thought of leaving friends and love ones behind. Making your preparations while you live will give you peace of mind when you enter your exit. Don't leave arrangements for tomorrow, do them today. Prepare your estate and write letters to all your love ones; thus, you will feel a feeling of freedom.

JANUARY 1. 2020

I do hope that all our members made it through the New Year celebrations in good health, good spirits and ready to take on the year 2020. It seems that the years are coming at us at full speed. "It has been said that life is like a roll of toilet paper; the closer it gets to the end the faster it goes."

Let's all of us start the New Year with energy and enthusiasm to take on all the projects that we have stored in the closet.

First off let's start by getting our estates in order. If you don't have a will or you have not updated your will with changes that have occurred, you should do it now. Don't leave a jumble of mess to your love ones that they will have to figure on their own.

If you want an update on your will or estate call Group Legal Services: **(210)-822-7678**. You can also call Group Legal Services at the Fire Union office: **(210)-699-6589**. They have a standing offer to do the Last Will and Testament and accompanying documents at no charge for the fire and police retirees. Don't wait for tomorrow, call today.

If you want important information to help you maneuver through the last days of sickness or the death of a loved one, feel free to call me at any time: (210)-710-7378. You can also send me your email and I will send you important information on final preparations. (htre2003@aol.com)

Let's go back to exercising the brain. I suggest that you buy a small crossword puzzle and work two or three puzzles a day. You may want to limit your time watching television. During your free time you can write a couple of inspirational notes to some of you friends or even try to write a short poem.

Another way to exercise your brain is to make a list of numbers starting with three numbers. Continue adding numbers under the first numbers. Keep adding numbers one at a time until you reach 15 numbers. The numbers should look like a pyramid. Now look at the pyramid and write and the number you can memorize starting at the top. Eventually you will be able to memorize the last row of numbers.

Write your multiplication tables, starting as $1 \times 1 = 1$; $1 \times 2 = 2$ and so on. Go all the way to 12. Do the 12 tables up to 12.

Try exercising your brain by solving this puzzle.

You have a fox, a chicken and a sack of grain. You must cross a river with only one of them at a time. If you leave the fox with the chicken, he will eat it; if you leave the chicken with the grain, he will eat it. How can you get all three across safely?

I'll help you with the answer in the next article.

As soon as you get home, write a paragraph on what you did or what happened to you today. It does not have to be in order; you can correct spelling and punctuation later. The next day write another paragraph and correct the first one. Eventually you will have enough paragraphs to write a short story about an event in your life.

We all have to die, but we don't have to die without leaving a trail of memories. As a personal example when my first wife and my second wife died, I had the very sad duty of collecting all their personal items to distribute them to all our children. I found little notes with instructions, prayers, poems, thank you notes, and wishes they intended to keep. This was their legacy; their trail of memories.

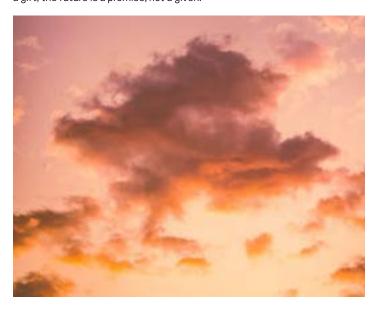
I still have those little notes and I have used them in some of my reports to the Grapevine. Also, I have used those memories in the book that I'm writing. I have also made copies and put them in each of my children's packets.

This my friends are their legacy, and now what I leave behind is going to be my legacy. I really hope that I will someday also leave a trail of memories.

DREAM AS IF YOU'LL LIVE FOREVER, LIVE AS IF YOU'LL DIE TODAY

Moral of the story:

Do today what you wish to postpone until tomorrow. Enjoy the day; enjoy your loved ones; talk to a stranger; enjoy your favorite restaurant; call a long-lost love; smell the roses and live the day as if there will be no tomorrows. Today is a gift; the future is a promise, not a given.



29TH ANNUAL L3HARRIS/DAILEY-WELLS

BLUE SANTA • GOLF TOURNAMENT •

BENEFITING THE SAPOA BLUE SANTA PROGRAM



NOVEMBER 20, 2020 23808 RESORT PKWY, SAN ANTONIO, TX 78261

REGISTRATION & BREAKFAST 7:00AM SHOTGUN START 9:00AM

VIP TOURNAMENT

11.19.20



SPONSOR PACKAGES

TITLE SPONSOR \$40,000

Company name incorporated into event title as: 29th Annual

(your company name) Blue Santa Golf Tournament

Premier recognition on all 2020 Blue Santa Golf Tournament pre/post materials/signage

Website recognition on SAPOA webpage with hotlink to your company website

Premier recognition in the SAPOA magazine, Centurion

Promotion on Blue Cares social media pages

Opportunity to address audience on event day

Company logo on 4 tee box signs

Exclusive recognition on golf cart GPS screen

Company logo embroidered on sleeve of Blue Santa golf shirt

Premier recognition and logo displayed on 120-foot long HD wraparound screen at High Velocity Sports Bar

3 teams (12 golfers)

12 breakfasts and lunches and 12 swag bags

12 Blue Santa golf shirts

Opportunity to provide promotional items for Golf Tournament swag bags

12 invitations to VIP Sponsor Golf Tournament (Nov. 19)

EAGLE SPONSOR \$6,500

Website recognition on SAPOA webpage

Company logo on 2 tee box signs

Company logo featured on golf cart GPS screen at sponsored hole

Company logo displayed on 120-foot long HD wraparound screen at High Velocity Sports Bar

2 teams (8 golfers)

8 breakfasts and lunches and 8 swag bags

8 Blue Santa golf shirts

Opportunity to provide promotional items for Golf Tournament swag bags

4 invitations to VIP Sponsor Golf Tournament (Nov. 19)

PRESENTING SPONSOR

\$10,000

Exclusive naming rights as Presenting Sponsor: 29th Annual Blue Santa Golf Tournament, presented by (your company name)

Prominent recognition on all 2020 Blue Santa Golf Tournament pre/post materials/signage

Website recognition on SAPOA webpage with hotlink to your company website

Recognition in the SAPOA magazine, Centurion

Promotion on Blue Cares social media pages

Company logo on 3 tee box signs

Prominent recognition on golf cart GPS screen at sponsored hole

Prominent recognition and logo displayed on 120-foot long HD wraparound screen at High Velocity Sports Bar

2 teams (8 golfers)

8 breakfasts and lunches and 8 swag bags

8 Blue Santa golf shirts

Opportunity to provide promotional items for Golf Tournament swag bags

8 invitations to VIP Sponsor Golf Tournament (Nov. 19)

BIRDIE SPONSOR \$3,500

Website recognition on SAPOA webpage

Company logo on 1 tee box sign

2 teams (8 golfers)

8 breakfasts and lunches and 8 swag bags

Opportunity to provide promotional items for Golf Tournament swag bags

PAR SPONSOR \$1,500

Website recognition on SAPOA webpage

Company logo on 1 tee box sign

1 team (4 golfers)

4 breakfasts and lunches and 4 swag bags

Opportunity to provide promotional items for Golf Tournament swag bags

LOANOPOLY

START HERE



PRE-OUALIFY

I review your credit report and income so you'll have a good idea of what you may be approved for later.

FIND A HOME



PRE-PROCESSING

I will request documents from you and begin to prepare your loan for the processor and underwriter.



CONTRACT

A signed sales contract between you and the seller is provided to the title company and our processing teams.

APPLY

Meet with me to review and sign your loan application.



FUNDING

Title company requests funding. Once complete, you take possession Time to move in and enjoy your new home!

CLOSING

Parties sign closing documents and meet funding conditions. This process takes about one hour.



IMPORTANT TIPS FOR WINNING THE LOAN GAME

- DON'T change jobs, become self-employed, or quit your job.
- DON'T make any large purchases such as a car, furniture, etc.
- DON'T use credit cards excessively or be late on payments.
- DON'T co-sign a loan for anyone.
- DON'T originate any inquiries on your credit report.
- DON'T make large deposits without being prepared to explain and document the source of funds.
- DON'T change bank accounts.
- DON'T spend your closing funds.

I will need a copy of your cancelled earnest money check and an updated bank statement as soon as it clears your bank.

PROCESSING

Processor receives and reviews documents, appraisal, title insurance, tax certifications, and verifications are ordered. You need to order homeowner's insurance.

INSPECTION

Inspect your potential property for structural, electrical, and plumbing issues.

APPRAISAL

An independent, objective appraiser determines the market value of your home.

TITLE COMPANY

The title company compiles all paperwork and draws up documents to be signed by all parties.

FINAL WALKTHROUGH

You conduct a final walkthrough of the property to approve the condition of the house prior to signing closing documents.



CLOSING **DEPARTMENT**

Closing documents and funds are finalized and sent to the title company You find out the exact amount to bring to closing.

FINAL LOAN **APPROVAL**



CLOSING CONDITIONS

Underwriter gives me a list of closing conditions to complete your file. I arrange for collection of closing conditions from all parties.

UNDERWRITING





VANESSA JAUER Loan Officer, NMLS1700672 210.382.4744

vanessa.jauer@myccmortgage.com



1937 NE Loop 410, Ste. 380 San Antonio, TX 78217 | NMLS3029 NMLS1509271

All loans subject to underwriting approval. Certain restrictions apply. Call for details. CrossCountry Mortgage, LLC. NMLS3029 (www.nmlsconsumeraccess.org) CrossCountry Mortgage, LLC is an FHA Approved Lending Institution and is not acting on behalf of or at the direction of

HUD/FHA or the Federal government. Subject property and borrower income and credit must qualify to USDA guidelines. Certificate of Eligibility required for VA loans. Licensed Mortgage Banker - New York State Banking Department. Terms and conditions: This is not a commitment to lend. All loans subject to program guidelines and underwriting approval. Loan program terms and conditions are subject to change without notice. Available for first lien mortgage purchase money loans or refinance loans only, subject to certain minimum loan amounts. Discounts will be applied at closing as a lender credit up to a maximum of \$2,198, limitations may apply. Borrower cannot receive cash at closing. Only one offer per loan transaction will be accepted. No cash value. Available only on loans originated by CrossCountry Mortgage, LLC. Borrower must mention the program at the time of application. CrossCountry Mortgage, LLC has the right to accept, decline, or limit the use of any discount or offer Copyright © 2020 CrossCountry Mortgage, LLC



THE CONSEQUENCES OF DRINKING AND DRIVING

May I take this last of the year opportunity to wish all our active Police Officers, Fire Fighters, First Responders and all our retired brethren a very merry and joyous Christmas and a happy and safe New Year. Again, as in past years, let's all take pause and thank our God for all the blessings He has given us in the past and for the blessings He will provide us in the future.

We should all take advantage of this time of year to reunite with old friends and your neighbors. Visit and enjoy your family, reminisce and continue to savor the many joyful years long past. Don't forget about the homeless, the hungry and the forgotten.

This last month of the year is a time of joy, forgiveness, benevolence and good will. Let's all take this opportunity to come together and work towards giving our families and friends joy and friendship for all our future years that we may be together.

We all know that Christmas and New Year is a time to celebrate. We tend to throw all caution to the wind and over indulge with food and alcoholic drinks. Please watch what, and how much, you eat. Don't drive if you over indulge with alcoholic beverages. We want all our members and loved ones to be with us this coming year.

We as retirees have been blessed with good pensions and health benefits for the rest of our lives. We have the time to exercise our bodies and enjoy our families, and especially our grand kids. I often think to myself when I'm a little bit on the down side, a phrase that I sometimes quietly murmur; "if this is bad living, give me more of it."





REPERCUSSIONS OF DRINKING AND DRIVING

The biggest risk you face when drinking and driving is putting yourself, your passen-gers, and other motorists in danger. You also risk getting a DUI conviction if pulled over by a police officer. Here's what comes with that dilemma.

- Driver's License Suspension: This will drastically limit how you get around town.
- 2. Fines: The fines for a DUI could be in the thousands of dollars. In the state of Texas, a first time offender can receive a fine of up to \$2,000.
- **3.** Jail Time: In the state of Texas, a first-time offender can spend up to six months in jail.
- Your Criminal Record is Tainted: If convicted of a DUI, it goes on your criminal record, which can affect areas of your life such as your job search.
- **5.** Auto Insurance Rates Increase: A DUI can increase your car insurance rates by asmuch as 41%, and can affect your rates for up to five years.

DRINKING AND DRIVING PREVENTION

To avoid an arrest or to prevent the loss of innocent lives, here are a few alterna-tives to getting behind the wheel of a car while intoxicated.

- Go out with a non-drinking designated driver.
- If you go out alone, don't drink alcohol. Substitute with non-alcoholic beverages.
- Eat plenty of food and drink plenty of water before a night out.
- Call a taxi or a ride-sharing service.
- Don't get in the car with someone who has been drinking.
- Take their keys away if they attempt to drive under intoxication.

Drinking and driving don't mix. Be careful out on the road on holidays such as St. Patrick's Day and any other day. When choosing not to drink and drive, the life you save could be your own.

5 TPS FOR SAFE OUTDOOR ACTIVITIES WITH THE FAMILY

Easter weekend and multiple additional holidays are upon us and the weather is great which means it's time to spend more quality time with our loved ones outdoors. However, holidays like Easter, Memorial Day, and Fourth of July can present some dangerous scenarios for us and our families. When planning an outdoor activity with your loved ones, it's best to plan ahead to avoid unsafe events from occurring. Communicate with your family about the dangers of outdoor activities and come up with safe ways to have fun outside.

HERE'S A SHORT LIST OF HOW TO PLAY IT SAFE WHEN DOING FUN OUTDOOR **ACTIVITIES WITH YOUR LOVED ONES.**



Limit your children's play area to only the front or backyard of your home. Whether at a park or your own home, establish that the street is a very dangerous place to play.

DON'T SPEAK TO STRANGERS

Teach the kids that no matter how friendly a person seems, they should never speak or follow a stranger anywhere. If a stranger approaches them, they should run away or hide.

DON'T WANDER OFF ALONE

Remind the young ones to always stay in the vicinity of supervision and to never go off anywhere by themselves. And, older children who are allowed to hang out with friends should never leave their group.

STAY HYDRATED

With warmer weather approaching, dehydration may become a frequent worry for many parents, especially when kids are spending time outdoors and sweating. Talk to your kids about the dangers of dehydration and the importance of drinking lots of water instead of sugary drinks.

STAY PROTECTED FROM THE HEAT

Always protect your skin with sunscreen. Remember that it has to be reapplied often, especially if you're spending time at the beach. Wear thin layers of clothing and use bug spray, if necessary.

Have a fun and safe Easter! And remember these tips when the summer begins. It is never too early or late to share responsible outdoor safety tips with your children.



San Antonio POA





- ▶ No Application fee
- **▶** No Processing Fee
- No Commitment fee
- No Document Prep Fees
- No Underwriting Fee



- ▶ Purchase/Refinance/Cash Out/Home Improvement
- Second Home/Vacation Home/Investment Property
- FHA/VA/USDA/Conventional/Jumbo Financing

SERVING ACTIVE, RETIRED AND FAMILY MEMBERS

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lender credit up to a maximum of \$2,198, limitations may apply. Borrower cannot receive cash at closing. Only one offer per loan transaction will be accepted. No cash value. Available only on loans originated by CrossCountry Mortgage, LLC. Borrower must mention the program at the time of application. CrossCountry Mortgage, LLC has the right to accept, decline, or limit the use of any discount or offer Copyright © 2020 CrossCountry Mortgage, LLC

SAN ANTONIO FIRE AND POLICE PENSIONERS ASSOCIATION MINUTES

MINUTES 1.29.20

ROLL CALL

Chairman Jim Smith, Police Representatives
Vice Chairman Dean Pearson, Fire Representative
Secretary Councilman Clayton Perry
Jimmy Foster, Police Representative
Larry Reed, Fire Retiree Representative
Harry Griffin, Police Retiree Representative

ABSENT

Mayoral Designee Justin Rodriguez Councilwoman Dr. Adriana Rocha Garcia

OTHERS PRESENT

Warren Schott, Mark Gremmer, Gail Jensen, Rick Matye, Beatrice Ahrens, Cary Hally, Jason Hsu, Giovanni Nunez, Pension Fund Staff; Frank Burney, Martin & Drought.

At 9:00 a.m., Chairman Smith called the meeting to order. Roll was called, and a quorum was declared present.

Chairman Smith requested approval of the Resolution for J. T. Trevino. He stated that the resolution would be presented to Mr. Trevino during the February Board Meeting.

Mr. Griffin made a motion to approve. The motion was seconded by Councilman Perry, and it carried unanimously.

The Board then recessed to Executive Session at 9:02 a.m., pursuant to Texas Gov. Code \$551.071; \$551.078, \$551.0785, and \$551.074, and reconvened at 9:57 a.m.

MINUTES

Mr. Griffin moved to approve the minutes of the regular board meeting held December 18, 2019, and the special board meeting held January 10, 2020. The motion was seconded by Vice Chairman Pearson, and it carried unanimously

EDUCATIONAL OPPORTUNITIES PRESENTATIONS

Mayoral Designee Rodriguez was not in attendance to provide the report on the NCPERS Conference.

Mr. Nunez provided a report on the Albourne Workshop he attended along with Mr. Hally and Mr. Hsu. Mr. Foster and Mr. Smith provided a report on the KORIED Conference they attended. Copies of their reports are attached to these Minutes.

EDUCATIONAL OPPORTUNITIES

 $\mbox{Mr.}$ Reed moved to authorize Board members and appropriate staff to attend the following conferences:

- 1. Albourne Workshop January 14, 2020
- 2. ENTRUST Annual Investment Summit March 11-12, 2020
- 3. RSK Strategy Development Group Conference March 14-18, 2020
- ${\it 4.\,PREA\,Spring\,Real\,Estate\,Conference\,March\,4-5,\,2020}$
- 5. Opal Group Real Estate Investment Summit March 29-31, 2020
- 6. NIRS Retirement Policy Conference March 2-3, 2020

The motion was seconded by Vice Chairman Pearson, and it carried unanimously.

APPLICATIONS. ADJUSTMENTS AND REFUND OF CONTRIBUTIONS

Mr. Reed made a motion to approve the following pension applications:

Pension Applications

- 1. A 31 year, 3 month service pension for Fire Engineer Rolando F. Garza, effective January 1, 2020.
- A 39 year, 10 month service pension for Police Officer Roberto Moreno, effective January 1, 2020.
- 3. A 30 year service pension for Police Officer Ruben E. Ruiz, effective January 1, 2020.

- 4. A 26 year, 8 month service pension for Police Officer George Morales, effective January 3, 2020.
- A 29 year service pension for Police Officer Henry Quiroga, effective January 11, 2020.
- 6. A 30 year, 7 month service pension for Police Sergeant Robert V. Solis, effective January 11, 2020.
- 7. A 23 year, 10 month service pension for Police Sergeant Kimberly Ann Andretti-Bower, effective January 18, 2020.
- $8.\,A\,27$ year, 11 month service pension for Police Officer Feliciano F. Rendon, Jr., effective January 19, 2020.
- 9. A 31 year, 8 month service pension for Police Captain Tracy L. Powers, effective February 1, 2020.
- A 30 year, 1 month service pension for Police Sergeant Randy Joseph Resendez, effective February 1, 2020.
- 11. A 32 year service pension for Police Sergeant Giles K. Snavely, effective February 1, 2020.
- $12.\,\text{A}$ 24 year, 5 month service pension for Police Officer Thomas B. Sowell III, effective February 1, 2020.
- A 33 year, 10 month service pension for Police Officer George Nelson Sexton, effective February 28, 2020.
- 14. A 32 year, 4 month service pension for Police Sergeant Barney D. Whitson, effective March 1, 2020.

The motion was seconded by Mr. Foster, and it carried unanimously. Mr. Reed made a motion to approve the following beneficiary pension application:

BENEFICIARY PENSION

A killed in the line of duty beneficiary pension for Mrs. Sonia Garza, widow of Active Firefighter Gregory Paul Garza, effective October 16, 2019.

The motion was seconded by Vice Chairman Pearson, and it carried unanimously. Vice Chairman Pearson acknowledged what a kind and wonderful person Gregory Paul Garza was and how much he is missed by the Fire Department.

Mr. Foster then made a motion to approve the following beneficiary pension applications:

A beneficiary pension for Mrs. Peggy M. Giles, widow of Retired Fire District Chief Neal Douglas Giles, effective November 19, 2019.

A beneficiary pension for Mrs. Paula Metheny, widow of Retired Firefighter Perry A. Metheny, effective November 21, 2019.

A beneficiary pension for Mrs. Barbara J. Horan, widow of Retired Fire Assistant Chief Noel Thomas Horan, effective December 13, 2019.

A beneficiary pension for Mrs. Niomi Y. Flores, widow of Retired Fire Engineer Arthur P. Flores, effective December 14, 2019.

A beneficiary pension for Mrs. Sandra Fiske, widow of Retired Police Captain Charles A. Fiske, effective December 18, 2019.

A beneficiary pension for Mrs. Laurie Miller, widow of Retired Police Officer Adrian L. Miller, effective December 30, 2019.

A beneficiary pension for Mrs. Christina Madero, widow of Retired Police Officer Carlos A. Madero, effective January 21, 2020.

The motion was seconded by Mr. Reed, and it carried unanimously. At this time, the Disability Committee provided its report.

DISABILITY COMMITTEE

DISABILITY PENSION

1. A first hearing for a disability pension for Detective Investigator Julie K. Johnson. Vice Chairman Pearson reported the Disability Committee met last week to review two disability pension applications and to review the tax returns of the disability pensioners that had filed extensions.

At its meeting, the Disability Committee reviewed the Regular Disability Pension Application for Police Detective Julie Johnson. Detective Johnson has submitted all the required documents so that her application is complete and the Police Chief confirmed there is no position available for her in the Department. As such, the Committee unanimously approved a recommendation to the Board to continue the process by sending Detective Johnson to two independent physicians for further evaluation. Vice Chairman Pearson then made a motion to approve. The motion was seconded by Mr.

Foster, and it carried unanimously.

The Disability Committee also reviewed documentation related to the Catastrophic Disability Pension Application for Firefighter Brad Phipps. Mr. Phipps has been evaluated by two independent physicians, in accordance with the Fund's policy. The Committee will be bringing Mr. Phipps' application to the Board for action in February.

Lastly, the Committee was provided information on the tax returns of three of the disability pensioners that had filed extensions. Staff reported that there were no issues of concern with the tax returns so no further action was needed. Staff noted that there is still one tax return outstanding, but the pensioner has stated that they will be providing it to the Pension Fund as soon as possible.

ANNUAL STATEMENTS: Mr. Schott reported that annual member statements were available on the Pension Fund's website for members to view through the MemberDirect link.

FINANCIAL DISCLOSURE FORMS: Mr. Schott provided the Board with current financial disclosures forms. He stated the completed forms need to be submitted by March 31 st

COLA REPORT: Mr. Schott provided the Board with a copy of the BLS Consumer Price Index Summary. Mr. Schott reported the CPI for calendar year 2019 was 2.3%; therefore, members retiring prior to October 1, 1999 will receive a 2.3% COLA, and members retiring after September 30, 1999 will receive a 1.7% COLA. The increase will be included in the members' January checks. Mr. Reed made a motion to approve. The motion was seconded by Mr. Griffin, and it carried unanimously.

13TH CHECK UPDATE: Mr. Schott provided the Board with an updated analysis of the 13th Check. Because the 5-year historical investment return performance was less than 1% above the actuarial assumption rate, the Board will not have discretion to issue a 13th Check for 2019.

ACTIVE FIRE TRUSTEE ELECTION UPDATE: Mr. Schott reported there are three active fire members running to fill the unexpired term of J. T. Trevino. The candidates include Vance Meade, Keith Crusius and Michael McCarty. Election ballots are scheduled to be mailed out on February 7th . The deadline to receive ballots is February 24, 2020.

ADVISOR NEWSLETTER: Mr. Schott stated that work has begun on a new Advisor Newsletter. He requested that Board Members submit any articles they may have for this issue within the next couple of weeks.

2019 POLICE RETIREE PLAQUE PRESENTATION - FEBRUARY BOARD MEETING: Mr. Schott reminded the Board that the 2019 Police Retiree plaque presentation will be held during the February 26th Board meeting.

FINANCIAL REPORTS FOR PERIODS ENDING NOVEMBER 30, 2019 AND DECEMBER 31, 2019:

The Statement of Net Plan Assets for the period ending November 30, 2019 were 33,318,284,397.72.

The Statement of Net Plan Assets for the period ending December 31, 2019 were \$3.376.051.527.12.

COMMITTEE REPORTS:

PERSONNEL/AUDIT COMMITTEE: Vice Chairman Pearson reported the Personnel/Audit Committee did not meet this month; however, he informed the Board that the Executive Director had notified him of his desire to begin negotiations on his contract. He stated that the Executive Director's current contract is set to expire September 30th of this year, and the contract requires that the Executive Director provide at least 6 months' notice prior to its expiration if he wishes to enter a new agreement. Vice Chairman Pearson noted that the Committee will begin scheduling meetings in the next couple of months to begin the contract negotiations.

LEGISLATIVE COMMITTEE: Mr. Reed reported the Legislative Committee did not meet in January but it is still monitoring the lawsuit filed by the Park and Airport Police against the City of San Antonio. Mr. Reed noted that there is no new information regarding the lawsuit to report at this time.

Mr. Reed stated he will be scheduling a Committee meeting in February to begin the legislative process for the 2021 Legislative Session. At that meeting, the Committee will discuss whether it wants to file a similar Legislative Package to the one filed by the Fund last Session. Mr. Reed reminded the Board that the Fund's proposed legislation did not pass the Senate last session due to opposition from the Fire Union. Because the Bill

is already in a substantially final form, any expenses associated with re-filing should be minimal

 $\label{lower_lower_lower} \textbf{INVESTMENT COMMITTEE:} \ Mr. \ Griffin \ reported \ that \ the \ Investment \ Committee \ met \ on \ Wednesday, nd \ January \ 22 \ .$

The first item on the agenda was a discussion regarding the performance and overall make-up of the emerging manager program. Staff reported that over the course of several years, the majority of the emerging manager portfolio has underperformed, and there have been some specific setbacks with respect to more recent investments in the program. After some discussion, the Committee decided that Attucks should be invited to a future Investment Committee meeting to discuss whether the portfolio should to be restructured to improve its performance and better meet the expectations of the Committee.

The final item on the agenda was a presentation by Acadian Asset Management. Acadian manages approximately \$140 million in an emerging market equity fund. The relationship started in 2005 and has slightly underperformed its benchmark. Acadian gave the Committee a review of the process they utilize in managing the portfolio. Over the almost 15 years since their inception period, Acadian has generated a 7.3% annualized net return versus the benchmark's 7.4% return. Staff noted that in general, the more inefficient the market, the greater the opportunity for outperformance, and given the inefficiencies within the emerging markets, one would expect outperformance after fees. The Fund's general consultant, NEPC, will be presenting next month so the Committee asked staff to make sure that NEPC addresses Acadian's fit within the portfolio and a discussion of the firm's relative performance.

SAN ANTONIO F&P PROPERTY HOLDING CORPORATION: Mr. Foster reported that the Property Holding Corporation did not meet this month. The Corporation approved the 2020 Annual Budgets in December, so the Board will not meet until later in the quarter unless something comes up that needs attention.

DISBURSEMENTS: Mr. Reed made and Mr. Griffin seconded a motion to approve paying the bills, which was unanimously approved. (See attached disbursements dated January 29, 2020.)

MEMBERS TO BE HEARD: Mr. Alex Ortiz, Retired Police, requested that the Board consider purchasing a building to use for gatherings and events which would allow members and their families a place to come together and stay in contact with one another. He noted that the space also could be rented out for special occasions or meetings. Chairman Smith stated that Dean Fischer with the Police Union would be a better point of contact to discuss this type of venue.

Mr. Ortiz also informed the Board that there was an awards ceremony at the Carver Center tomorrow honoring past members, Rudy Lozano and Elo Gonzales, as well as others

ADJOURNMENT: Mr. Foster made a motion to adjourn the meeting at 10:57 a.m. The motion was seconded by Vice Chairman Pearson, and it carried unanimously.

APPROVED BY THE BOARD OF TRUSTEES AT THE REGULAR MEETING HELD ON FEBRUARY 26, 2020.

JIM SMITH, CHAIRMAN

ATTEST:

DEAN PEARSON, VICE CHAIRMAN

RETIREES' CORNER

BY EARNEST D. GAY, RECORDING SECRETARY

MINUTES 2.11.20

ROLL CALL

President: Mike Trainer - Present

Vice President: Bart Moczygemba - Present Recording Secretary: Earnest Gay - Present Treasurer: Charles Rickett - Present

Corresponding Secretary Fire: David Perez - Present

Corresponding Secretary Police: Armando Ynostrosa - Present

Sergeant at Arms: William Lambrides - Present Parliamentarian: Mary Holub - Present

PRESIDENTS REPORT

President Trainer reported on the progress of the web site. The site hasbeen targeted by spam sites sending dozens of messages daily. The fix was aprogram to block spam. The board approved the purchase of the program at \$60 annually and the unwanted messages have stopped.

President Trainer announced the change to the bylaws. The audit will change from four times to two times annually with an option to audit at any timeat the board's discretion. This change is for both the Association and the PAC. This was a board motion and passed without opposition.

President Trainer appointed Marieta Baer as auditor and she accepted. Two other members to be determined and announced later.

RECORDING SECRETARY

The minutes of the November 2019 meeting were presented. There were no corrections, additions or deletions noted. The minutes were approved as read.

TREASURER

Treasurer Charles Ricketts reported on the Associations' deposits and expenses and gave a detailed explanation of monies in all accounts.

Treasurer Ricketts made available the treasurers report and bank statements for anyone toview if they wished to. Treasured Ricketts presented the 2019 books for Audit.

PENSION FUND COMMITTEE

Trustees Larry Reed and Jim Smith reported that the fund is now at 3.38 billion at the end of 2019. Preliminary numbers indicate a 415 million dollar increase or 14% appreciation for 2019.

The final C.O.L.A. numbers have not been reported as yet, however, but itappears the 2019 C.O.L.A. is 2.3% for those getting 100% and 1.7% for thosegetting the 75%.

The San Antonio Park Police and Airport Police have filed a law suitagainst the city wanting to be included in the pension plan. The Fund is remaining neutral on the issue since it will have little to no negative effect on the fund since it would be 20 years before the first retiree would be eligible to receivebenefits. Both the Park and Airport Police are currently under T.M.R.S.

Next Pension Fund Board meeting will be 1-29-2020 at 9am.

PRE-FUNDED HEALTH INSURANCE COMMITTEE

Trustee Alex Perez reported that the fund passed the 400 million mark and is now at \$416.305,083.28.

Clinic update shows that the north clinic is at capacity and patients are being sent to the City Base clinic. Both clinics now have 3 doctors on staff. The third clinic is still in the process of finding a suitable location.

PAC TREASURERS REPORT

Bart Moczygemba reported that the PAC will start interviews for the upcoming elections soon

PAC Treasurer, Don Wagoner, reported on the income and expenses of the PAC and gave the balance in the account. Don made the bank records available if anyone wished to look at them.

PAC Treasurer Don Wagoner presented the 2019 books for audit.

WELLNESS REPORTS

CORRESPONDING SECRETARY - FIRE - DAVID PEREZ

DEATHS

Adela Cavazos Cortez, wife of Fire Engineer Danny Cortez passed away on February 12, 2020 at the age of 92. Adela graduated from Fox Vocational High School in 1946 where she met the love of her life, Danny Cortez. They married In 1948.

CORRESPONDING SECRETARY - POLICE - ARMANDO YNOSTROS

DEATHS

Police Lieutenant R.B. Tucker passed away on February 2, 2020 at theage of 72. R.B. became a member of the S.A.P.D. Class of 60-A in June 1960.R.B. retired after 35 years of service. His last duty assignment was Prue "B".

Police Officer Hugh "Skeeter" Crims' wife, Janice, passed away on February 13, 2020 at the age of 62. Hugh said that Janice's wishes were that the funeral would be small and sweet and only family would attend. Hugh followed her wishes. Hugh and Janice were married 21 years. Janice asked that ifanybody were to think of her, know that she is in a Better Place and Smile!!!

ILLNESS

Police Officer Bill Morales will be undergoing cancer surgery this Friday, February 28 at the Methodist Hospital on Sontera. Bill did not want to say anything until it was all finalized. Please remember Bill in your prayers.

Howard Barry was hospitalized due to difficulty walking. Tests determined that Howard had suffered a minor stroke. Also, the doctors discovered that he has blockage in both arteries of the neck. Presently he is in ICU and the doctors are trying to stabilize his blood pressure. He is in the Methodist Hospital StoneOak.

Police Officer John Patmor is having trouble with his hip surgery from lastyear. He fell recently and apparently it opened up his hip to infection again. He is in Methodist Hospital.

I'm asking for Prayers for my Grandson, McCoy Shadrock. Guys, I'm asking for prayers for my Grandson. He had a large cancerous tumor between his heart and his lungs. It was inoperable at the time. He under went chemo. Thetumor shrunk to 3 inches in size. His blood count shows him "Cancer Free". MDAnderson in Houston shows that, although the tumor has shrunk in size, it is stillvery dangerous.

DOOR PRIZES

There were 3 extra prizes donated. 4 tickets to the Rodeo performance on 2-10-2020 by Stanley Bernstein and 2 \$10 cards to Bill Millers by Armando Ynostrosa of Expressions Designs. Prize winners were Gary Seidel –Rodeo tickets, Donnie Milewski, Gloria Ehrlich, Catherine Rose, Armando Ynostrosa, John, Teran, Marcial Luevano, Henry Trevino and Hope Teran

ADJOURNMENT

After the door prizes were given, President Trainer adjourned the meeting without opposition.

Next meeting is Tuesday March 10, 2020.

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 Submissions due by Dec. 1
- Quarter Two: Includes recap of issues and events from January-March. Submissions due by Mar. 1
- Quarter Three: Includes recap of issues and events from April-June. Submissions due by June 1
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- Any art or production work necessary will be subject to supplemental fees.

Images

Images must be CMYK.

For optimal resolution, artwork should be at least 300dpi at 100%. Line art should be 1000dpi at 100%.

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Editor & Art Director editor@sapoa.org

Managing Editor adriana@sapoa.org

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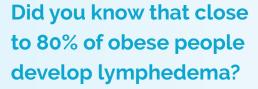
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