

LAPD

Story and photos by Dalila Vielma, Club Counselor



# Gang Task Force

**Police Dept. hosts statewide conference to share information on combatting gangs.**

On March 13 and 14, the LAPD hosted the California Gang Task Force conference for police and public safety agencies in the state. Law enforcement agencies gathered to share information and best practices.

Thanks to Det. Jorge Martinez, Club Member, and Officer Charles Surh for their assistance.



From left: Sgt. John Ficken, 24 years of City service; and Rosalind Curry, Funeral Coordinator, 20 years, Club Member.



Officer III Stinton Brown, Gang Intervention Liaison, 27 years of City service.



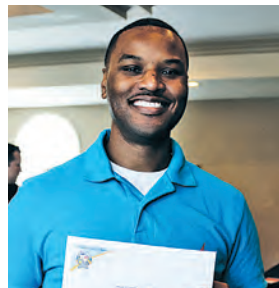
From left: Dep. Chief Kirk J Albanese, 33 years of City service; Capt. Anne Clark, 27 years; and Commander Det. Kevin McCarthy, 33 years.



From left: Dep. Sheriff Jim Lyman, 27 years of County service; and Det. III Jorge Martinez, 31 years of City service, Club Member.



From left: Adolfo Jimenez, California Department of Corrections, 7 years of state service; and Janet Anders, California Department of Corrections, 15 years.



Veno Miles, Homeland Security Federal Lead Intelligence Officer, 14 years of Federal service.



Dep. Sheriff Anna Mata, 9 years of County service.



Sammy Bell, California Department of Corrections Correctional Officer, 7 years of state service.



From left: Officer III Petrona Cummings, 27 years of City service; Rosalind Curry, Funeral Coordinator, 20 years, Club Member; Officer II Gloria Garces, 19 years; and Officer II Shawn Heherington, 18 years.



Officer II Keith Pak, 9 years of City service.



From left: Det. Luz Flores, 19 years of City service, Club Member; and Det. Michelle Pagan, 24 years.



Chief Charlie Beck, 37 years of City service.



From left: Det. Richard Jaramillo, 14 years of City service, Club Member; and Officer II Ryan Bellows, 15 years.



Cynthia Martinez, State Parole, 20 years of state service.



From left: Officer II Charles Surh, 16 years of City service, Club Member; Jennifer Catanes Avancena; and Det. III Jorge Martinez, 31 years, Club Member.



Michelle Gonzalez, Clerk Typist, 8 years of City service, Club Member.



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## The Smart Move

BY PATRICK MILLER, Dearborn Insurance, The Club's Insurance Partner

### A Longer-Lasting Nest Egg

Thanks to healthier lifestyles and breakthroughs in medical technology, life expectancy for Americans has increased significantly during the past half-century. While it's good news that you can expect to live longer in retirement and have a better quality of life, it also means your investment portfolio may need to last for 30 years or more.

For example, here's the likelihood of 65-year-olds living to certain ages, according to figures from the Society of Actuaries:

- Male: A 65-year-old man has a 41 percent chance of living to age 85 and a 20 percent chance of living to age 90.
- Female: A 65-year-old woman has a 53 percent chance of living to age 85 and a 32 percent chance of living to age 90.
- Couple: If the man and woman are married, the chance that at least one of them will live to any given age is increased. There's a 72 percent chance that one of them will live to age 85 and a 45 percent chance that one will live to age 90. There's even an 18 percent chance that one of them will live to age 95.

Given these numbers, it's important to consider a couple of things to be sure you have enough of a nest egg to last you for 25 or 30 or even 40 years of retirement. We have all been assured that our pensions are secure, but pension reform is a hot topic nowadays. It's important to set aside some extra retirement savings to give yourself a cushion. It's also important to diversify, not having all of your eggs in one basket. Sure you want to take advantage of good market returns, but your entire retirement nest egg shouldn't be subject to market downturns. A good chunk of your funds should be in a product with a fixed, guaranteed return.

Secondly, you need to protect your nest egg from a health crisis, a major illness that can cause you to dip into your retirement funds just to survive financially. A critical illness policy can provide thousands of dollars to survive financially through a medical crisis rather than forcing you to rob your nest egg.

**Patrick Miller** represents **Dearborn Insurance**, the Club's new partner for two areas—critical illness insurance and retirement income. Currently, the Club offers three Dearborn Products: The Security Builder Plan, the Timber Ridge Critical Illness Plan and Paycheck Protection Plus. Ask your Club Counselor for details. Contact Dearborn National at (888) 443-8829.