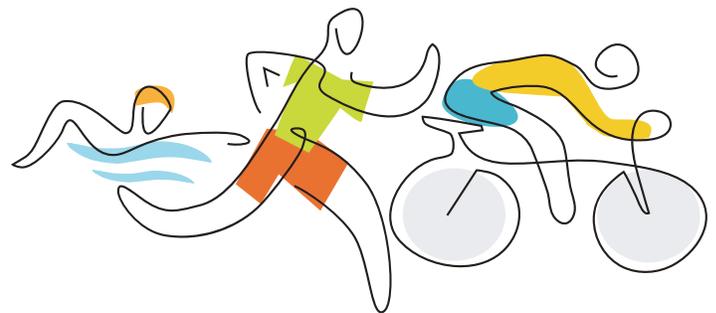


LAPRA 2019 Fitness Challenge Teams Foster Success

From January 14, through April 30, 2019, a total of 1,926 sworn and civilian Los Angeles Police Department (LAPD) employees, spread across 85 teams, embraced grit, determination, and a healthy spirit of competition as they ROCKED the eleventh annual Los Angeles Police Relief Association (LAPRA) Fitness Challenge. This year marked the greatest number of teams and participants since the challenge began in 2007, according to LAPRA Board member, Commander Ruby Flores. Team members collectively shed a total of 23,222 pounds—nearly 200 pounds greater than last year’s record-breaking total. “This annual event makes us stronger and better because it unites our sworn and civilian families toward the



common goal of improved health,” Commander Flores said. As research has shown, individuals who work as a team are far more likely to succeed in their fitness and weight loss goals than those who go it alone. And LAPRA is all about teamwork!

The Fitness Challenge awards ceremony was held June 12 at the Police Academy grounds at Elysian Park. Team members, family members and friends enjoyed a healthy lunch, while individual and team winners took to the stage and accepted well-deserved accolades. Representatives from Anthem Blue Cross and Kaiser Permanente gave gift bags and provided participants with health plan information. Raffle tickets were distributed for a variety of prizes, including a bicycle and gift cards to Target, Home Depot, Amazon and other great stores. ■



LAPRA Board members Lt. Dana Berns, Commander Ruby Flores, and Sgt. Darius Trugman at the 2019 Fitness Challenge Awards Ceremony held June 12 at Elysian Park Academy.

The Amazing Decade

Ten seasons, thousands of successful finishers, and thousands upon thousands of pounds shed; the LAPRA Annual Fitness Challenge has made its mark. Now in its eleventh year, the event continues to expand its reach, most recently drawing nearly 2,000 participants who collectively, over the course of 100 days, shed 23,222 pounds. But as Diane Whisnant, Executive Director at LAPRA explains, it’s not all about numbers. “Our mission at LAPRA includes promoting and improving the physical wellness, social well-being and welfare of our members,” she said. “The Fitness

Challenge supports our mission and helps LAPRA promote a culture of wellness where members ask questions and seek resources to help them live better.”

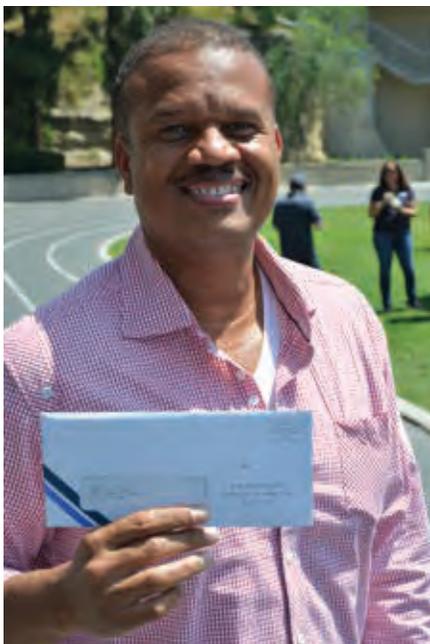
The Fitness Challenge has evolved over the years and continues to be tweaked and refined based on new opportunities and member feedback. “We value member input,” Whisnant said. “This year, we changed the start date to January 14, so as not to interrupt summer vacations. Feedback on the date change was

(continued on page 3)

New Teams Welcomed to Winner's Circle

A special round of applause goes to two relentless teams that made it to the winner's circle for the first time this year. The Force Investigation Division (FID) "Team A" won third prize of \$3,500 for their station fund, with a cumulative loss of 11.46%; and the South Bureau Homicide Division (SBHD) team earned fifth prize of \$1,500 for their station fund, with a cumulative loss of 9.91%. "It was the best surprise," said Jerry Santos, co-captain of the SBHD team. "It goes to show what can be accomplished when a team pulls together and works hard." Santos gives their team captain, Melvin Hernandez, full credit for the team's success. "He kept everyone motivated," Santos said, "and never lost his sense of humor."

No strangers to the winner's circle, the Recruitment and Employment Division (RED) team won grand prize and earned \$10,000 for their station fund, with a cumulative loss of 13.90%. This is their third grand prize and fourth time in the winner's circle.



First time participant Michael Jackson shed more than 40 pounds and won a \$50 American Express gift card in the raffle drawing.



Myra Kellum was the lucky winner of the mountain bike donated by Kaiser Permanente.

For the second straight year, the Audit team won first prize of \$7,500 for their station fund, with a cumulative loss of 13.13%. Also preserving their winner's circle status was Special Operations Division (SOD) "Team 1," which won second prize of \$5,500 for their station fund, with a cumulative loss of 12.31%; and Special Operations Division (SOD) "Team 2," which won fourth prize of \$2,500 for their station fund, with a cumulative loss of 10.48%.

In addition, 63 teams lost 5% more of their total weight, and 12 individual team members lost 20% or more of their individual weight. The number of individuals who lost between 10% and 19.99% of their weight was 282;

and the number of individuals who lost between 5% and 9.99% of their weight was 734, which is 194 greater than last year. ■



Donald Parungao gives two thumbs up for his raffle winning of a \$50 American Express gift card.

If you are enrolled in a LAPRA medical plan, you have access to the LAPRA Wellness Program, which offers a free gym membership at more than 10,000 fitness centers, an online Well-Being Assessment, individualized health coaching, and tailored action plans to help you reach your wellness goals. Visit [LAPRA.org](https://www.lapra.org) to learn more.

Recruitment and Employment Division Rocks the Grand Prize

The RED team rocks—just ask them! With high-fives and back-slapping enthusiasm, the Recruitment and Employment Division (RED) won the LAPRA Fitness Challenge grand prize and earned \$10,000 for their station fund with a cumulative loss of 13.90%. This is the team’s third grand prize and fourth time in the winner’s circle.

Team captain Sergeant Cassandra Britt-Nickerson said she knew they would do it, and they did. With back room assistance from co-captain Mark Lormans, who diligently tracked the numbers, things went exactly as planned. “I’m a realist and had high expectations for the team from day one,” Britt-Nickerson said. “I don’t start anything I don’t expect to win. I had the opportunity to help team members believe in themselves. They needed to understand that I believed in them and they had the power to accomplish anything they set out to do, if they stayed focus, were willing to do the work, and stayed accountable.”

Her positive attitude and leadership made the winning difference. Team member Caroline Zavala shed 28 pounds, which she says never would have happened without the team’s amazing support. “We worked out together, pulled for one another, and stayed accountable. It was like

working for the greater good. No one wanted to let the team down.”

“It doesn’t end here,” Britt-Nickerson added. “We all need to stay focused and continue to practice good health habits to last a lifetime.” ■



With a cumulative weight loss of 13.90%, the Recruitment and Employment Division (RED) team earned \$10,000 for their station fund.

The Amazing Decade (continued from page 1)

extremely positive,” she added. “It was an avenue for some to pursue new year’s resolutions, and it may have motivated more people to participate.”

Last year, a “Keep It Off” incentive was added for participants who lose 15% or more of their body weight and keep it off for months to follow. Nineteen participants earned this special recognition this year. Gift bags and prizes have also evolved. “Our goal is to keep people engaged in the wellness process, so we aim to structure

our gifts and rewards accordingly,” Whisnant said. “As a very generous sponsor, Anthem Blue Cross has helped us achieve this goal by providing gym backpacks with a t-shirt, cap, mug and hand towel for every participant, along with cash prizes, and by always having a representative onsite at the awards ceremony to share resources and answer member questions.”

“It’s important that challenge participants not lose sight of the big picture,” added Brenda Mata, LAPRA Operations Manager.

“What’s most important is encouraging healthy habits that promote active lifestyles all year long. And people are receptive to this message. It’s gratifying that the challenge has raised awareness of wellness issues and also helped members better understand what we’re about at LAPRA. On the day of the awards ceremony, people come early and stay late. It’s great to see the camaraderie and support that team members share with one another. It’s a sign that people are truly enjoying the experience.” ■

Third Place Victory for Force Investigation Division (FID)

Making their first appearance in the winner's circle, the Force Investigation Division (FID) earned third prize of \$3,500, with a cumulative loss of 11.46%. Team captain Dante Palacio says the new January start date for the Fitness Challenge was a game changer for his team. "We had greater participation and a higher level of commitment than ever before," Palacio said. "People could be consistent with their eating and workout routines without being distracted by summer vacations."

Palacio says he and co-captain Wendy Subt kept it fun for the team, with weekly emails documenting progress, and cross-training workouts that helped build camaraderie. Subt was deep in the trenches with teammates and nearly met her cumulative weight loss goal of 15%. "We stayed focused



First-time winners Force Investigation Division earned third prize.

and everyone stayed mindful of what they were eating," Palacio adds.

"More people were brown-bagging it with healthy food from home, instead of food from the snack bar." In the

end, the only downside was for the detectives who needed suits tailored or replaced because of their weight loss. "It's all good," Palacio said. "We've had a taste of success and we'll be back!" ■

Keep It Off Incentive

It pays to keep up the good work! LAPRA offers a \$350 "Keep It Off" Incentive to Fitness Challenge participants who lose 15% or more of their body weight and keep it off for months to follow. A total of 19 individuals received a \$350 prize from the 2017 Fitness Challenge. To earn the incentive for 2019, you must keep the weight off through September 25, 2019 with periodic weigh-ins submitted to LAPRA. For more information about the Keep It Off incentive visit www.LAPRA.org.

Healthy Reminders for Year-Round Wellness

Your health plan offers valuable tools and resources that promote preventive care for year-round wellness. For example, Anthem members have access to a Diabetes Prevention Program (DPP) that can help you adopt healthier lifestyle habits and lose a modest amount of weight. The program focuses on healthier eating, increased physical activity, and managing the challenges that are associated with lifestyle change. You do not have to be significantly overweight to participate. Visit www.anthem.com to learn more.

Kaiser Permanente encourages a healthy balance of mind, body and spirit. Free programs can help you lose weight, eat healthier, quit smoking, reduce stress, and more. You can even get free wellness coaching or join a health class. For more information visit kp.org/healthylifestyles.

Mari Olmedo Did it for Love

Mari Olmedo, from Hollenbeck Team 2, took her life back and now she is only looking forward. As the \$2,500 second prize winner with cumulative loss of 22.99%, she says it was her five-year-old daughter Samantha who inspired her to take action. “I want to be here for my daughter now and in the future, so I needed to confront my weight and do something about it,” she said. “The Fitness Challenge came at the right time. I cut carbs like pizza, bread and tortillas, and started eating healthier and drinking protein shakes. It was really a challenge, but things got better when I started seeing results.” Olmedo said aside from her family, her co-worker Elisa Torres, team captain Irma Garcia, and Sergeant Karla Barraza were extremely supportive. Her advice to others pursuing weight loss is to be true to yourself and stay focused.” ■



From Hollenbeck Team 2, Mari Olmedo earned second prize of \$2,500 with a cumulative loss of 22.99%.



First prize winner Stephanie Hurtado with LAPRA Board member Commander Ruby Flores. From the Olympic Division, Stephanie earned first prize of \$3,500 with cumulative loss of 26.40%.



From Audit Division, Wendy Rodriguez took fourth prize of \$1,000 with cumulative loss of 21.51%

Top Five Individuals			
Individual	Prize	Award	Percentage Loss
Stephanie Hurtado	1st Prize	\$3,500	26.40%
Mari Olmedo	2nd Prize	\$2,500	22.99%
Thorstein Timmermans	3rd Prize	\$1,500	23.11%
Wendy Rodriguez	4th Prize	\$1,000	21.51%
Jonathan Larsen	5th Prize	\$750	20.85%

Top Six Teams

Team	Prize	Award	Cumulative Percentage Loss
Recruitment and Employment Division (RED)	Grand Prize	\$10,000	13.90%
Audit Division	1st Prize	\$7,500	13.13%
Special Operations Division (SOD) "Team 1"	2nd Prize	\$5,500	12.31%
Force Investigation Division (FID) "Team A"	3rd Prize	\$3,500	11.46%
Special Operations Division (SOD) "Team 2"	4th Prize	\$2,500	10.48%
South Bureau Homicide Division (SBHD)	5th Prize	\$1,500	9.91%



*Grand Prize,
Recruitment and Employment Division (RED)*



*1st Prize,
Audit Division*



*2nd Prize,
Special Operations Division, "Team 1"*



*3rd Prize,
Force Investigation Division (FID), "Team A"*



*4th Prize,
Special Operations Division, "Team 2"*



*5th Prize,
South Bureau Homicide Division (SBHD)*

2019 Individual Special Recognition — \$500 Award

(Percentage Weight Loss of 20% and Above)

Individual	Team	Percentage Loss
Joseph Meyer	Southwest Division	20.80%
Mark Pursel	Audit Division	20.70%
Denise Cifuentes	Hollywood (HWD) "Team 1"	20.59%
Susan Garcia	Olympic Division	20.25%



Individual special recognition recipients Mark Pursel and Susan Garcia.

2019 Team Special Recognition — \$500 Award

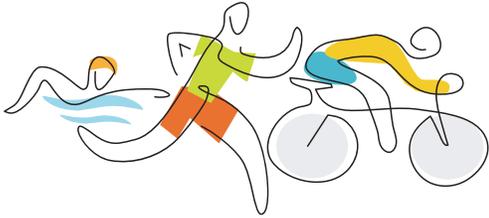
(Cumulative Percentage Weight Loss of 5% and Above)

Team	Cumulative Percentage Lost	Team	Cumulative Percentage Lost
Traffic Group	9.71%	Harbor "Team 1"	6.58%
Hollenbeck " Team 1"	9.71%	Van Nuys "Team 1"	6.57%
Southwest Division	9.24%	West Valley "Team B"	6.53%
Newton " Team 3"	9.15%	Detective Bureau	6.49%
Olympic Division	9.11%	Robbery Homicide Division (RHD) " Team B"	6.49%
Valley Traffic Division (VTD) "Team 1"	9.01%	Custody Services Division (CSD) (Valley Division)	6.47%
North East Division (NOE)	8.90%	Mission " Team 1"	6.42%
Rampart "Team 1"	8.86%	Communication Division	6.34%
Wilshire Station Fund "Team 1"	8.75%	South Bureau Admin Fund	6.30%
Hollenbeck " Team 2"	8.72%	Topanga "Team 2"	6.27%
Hollywood (HWD) "Team 1"	8.47%	TSD "Transit Services Division"	6.22%
Newton "Team 2"	8.14%	Force Investigation Division (FID) "Team B"	6.21%
Robbery Homicide Division (RHD) "Team 1"	7.76%	Olympic "XXX Factor"	6.21%
Major Crimes Division (MCD) "Team 1"	7.75%	Juvenile Division	6.13%
Hollywood (HWD) "Team 2"	7.72%	South Traffic Division (STD) Station Fund " Team 2"	6.09%
Valley Traffic Division (VTD) "Team 2"	7.70%	Internal Affairs Group (IAG) Station Fund "Team A"	6.07%
Newton "Team 1"	7.61%	Police Commision "The Backlog"	6.00%
Personnel Division	7.52%	Internal Affairs Group (IAG) Station Fund "Team B"	5.99%
Fiscal & Technical Service Bureau (FTSB) "Team 2"	7.34%	Detective Support And Vice Division (DSVD) Station Fund "Team 1"	5.86%
South Traffic Division (STD Station Fund) " Team 1"	7.00%	Wilshire Station Fund " Team 2"	5.76%
Training Division "Davis"	6.94%	Gang and Narcotics Division (GND)	5.71%
ITG "Team 1"	6.92%	Mission "Team 2"	5.62%
Devonshire "Team 1"	6.86%	West Valley " Team A"	5.54%
Custody Services Division (CSD) (Metro Division)	6.83%	North Hollywood Area (NHWD) "Team 1"	5.43%
Topanga "Team 1"	6.83%	Central Station Fund	5.34%
Compstat	6.72%	Commercial Crimes Division	5.30%
Pacific Area	6.63%	Harbor "Team 2"	5.22%
Rampart "Team 2"	6.63%	North Hollywood Area (NHWD) "Team 2"	5.17%
Training Division Station Fund	6.60%		



Los Angeles Police Relief Association, Inc.
 600 North Grand Avenue
 Los Angeles, California 90012

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**Look inside for the 2019
 Fitness Challenge winners!**



Mark Your Calendar
 LAPPL Membership Outreach Days

Thursday, July 11 – Wilshire W. Traffic Division
 Wednesday, July 24 – Central/PAB
 Thursday, July 25 – Southeast Division
 Thursday, August 8 – Harbor Division
 Thursday, August 15 – Hollywood Division

**Los Angeles Police Relief Association
 Board of Directors — 2019**

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Vice President Ruby Flores 213-216-3973
Secretary Luqman Watkins 818-263-9271
Treasurer Tim McBride, Finance/Audit 213-674-3701

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 Darius Trugman 310-497-9819

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LAPRA 2018 Annual Report

By Tim McBride, Treasurer

Each year, LAPRA provides members a financial review of the prior calendar year through the LAPRA Annual Report. The LAPRA Board contracts with a Certified Public Accountant (CPA) to audit the financial status of the association along with the assets available to pay benefit obligations in the form of health care claims and insurance premiums. The 2018 audit is unqualified which means the auditor concluded that LAPRA's financial statements present fairly its affairs in all material aspects. Also known as a clean report, an unqualified audit is the highest result available. A summary of the report is included in the Summary Financial Statement on the reverse side of this document.

In reviewing the Summary Financial Statement, Obligation Reserves were \$63,249,029 for 2018. This is the amount of money held in reserve should LAPRA suffer adverse claims experience. This number fluctuates from year-to-year and is determined by LAPRA's actual claims experience in prior years. Obligation Reserves for 2015- 2018 are shown below.

LAPRA Obligation Reserves (2015-2018)

Year	Amount
2015	\$73,458,024
2016	\$58,936,226
2017	\$43,398,673
2018	\$63,249,029

As part of the 2018 Annual Report, an actuarial report was completed by Mercer. Similar to prior years, Mercer concluded through actuarial calculations that LAPRA has sufficient funds to meet future obligations. As part of the actuarial report, Mercer evaluates our population as a whole, which includes:

- Active officers - 9,121
- Retired officers - 6,350 with 832 on disability pension
- Average age - 43.1 years
- Average years of service - 16.3 years
- Average age of new recruits - 26.7 years

LAPRA continues its conservative investment approach with a 7.5% investment return target and 3.75% estimated for inflation. Investment returns for 2018 fell short of the 7.5% target declining -1.75% compared to the industry benchmark declining -2.64%. This is only the fourth time in the past 40 years in which investment returns declined in a given year. The Los Angeles Police Relief and Assistance Foundation (LAPRAF) posted similar results with investments



declining -2.93% in 2018. Most investments took the biggest hit in the fourth quarter in 2018 when equities suffered mostly double-digit declines. LAPRA continues with a target investment mix of 60% fixed income and 40% equities including up to 20% in international equities. The Foundation maintains a 50%-50% split between fixed income and equities. Of note, 2017 posted double-digit returns, and year-to-date returns for 2019 are favorable. ■

Examples of some funds held by LAPRA and the Foundation and their average returns are shown below.

Fund	1 Year	3 Years Annualized	10 Years Annualized
Dodge and Cox Stock Fund	- 7.1%	7.1%	13.2%
Jensen Growth Fund	2.4%	10.1%	13.4%
Primecap Odyssey Stock Fund	- 7.1%	9.1%	15.6%
Dodge and Cox Income Fund	0.3%	2.9%	5.0%
MetWest Total Return Bond Fund	0.2%	2.4%	5.7%

Los Angeles Police Relief Association, Inc.

Summary Financial Statement Statement of Net Assets Available for Benefits and Benefit Obligations December 31, 2018

NET ASSETS AVAILABLE FOR BENEFITS	Self-Insured and Insured Plans	Emergency Relief Fund	Total
ASSETS			
Investments, at Fair Value			
• Certificates of Deposit	\$ 7,271,185	-	\$ 7,271,185
• Mutual Funds	53,201,177	-	53,201,177
• Cash in Interest Bearing Accounts	<u>14,634,000</u>	-	<u>14,634,000</u>
TOTAL INVESTMENTS	<u>75,106,362</u>	-	<u>75,106,362</u>
Receivables	<u>163,991</u>	<u>\$ 73,802</u>	<u>237,793</u>
Prepaid Expenses and Deposits	75,396	-	75,396
Obligation Reserves	63,249,029	-	63,249,029
Cash	123,470	-	123,470
Net Property and Equipment	<u>7,351,831</u>	-	<u>7,351,831</u>
TOTAL ASSETS	<u>146,070,079</u>	<u>73,802</u>	<u>146,143,881</u>
LIABILITIES			
Accounts Payable and Accrued Expenses	1,133,224	-	1,133,224
Advanced Contributions and Deferred Income	9,232,579	-	9,232,579
Other Organization	<u>26,761</u>	-	<u>26,761</u>
Police Charity Plan	<u>90,028</u>	-	<u>90,028</u>
TOTAL LIABILITIES	<u>10,482,592</u>	-	<u>10,482,592</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>135,587,487</u>	<u>73,802</u>	<u>135,661,289</u>
BENEFIT OBLIGATIONS			
Amounts Currently Payable for Participants	723,387	-	723,387
Amounts Due to Insurance Companies	16,955,500	-	16,955,500
Dental Claims Liability	905,275	-	905,275
Paid-Up Life Insurance for Participants	1,220,319	-	1,220,319
Estimated Future Death, Policy Surrender and Sick Benefits	<u>24,104,799</u>	-	<u>24,104,799</u>
TOTAL BENEFIT OBLIGATIONS	<u>43,909,280</u>	-	<u>43,909,280</u>
EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS	<u>\$ 91,678,207</u>	<u>\$ 73,802</u>	<u>\$ 91,752,009</u>