

My wish today is that all our members came through the holidays safely, and that they may be suffering from nothing more than a little over indulgence in food and drink. Let's all pray that the New Year will bring us peace, prosperity and good health.

Now for the first order of business: get rid of your old Health Fund card. Please use the NEW ID card that WTPA sent you. If you have not received your new card, call the Fund office and let them know. Also, if you are going to see a new provider, check to see if he or she is in the PHCS (Private Health Care System). If your provider is not in the PHCS network, call the Fund office and let them know. The provider will be contacted and invited to join the network.

On a personal note: I was one of the last to leave the insurance seminar on November 16<sup>th</sup>. As I drove off, I noticed the truck pulling to one side. Before I got out, two fire fighters were at the side of the truck telling me I had a flat tire. I was not dressed, nor was I in a mood, to change a flat tire. I took out my cell phone to call for road service. Before I knew it, I had 15 fire fighters telling me to get out of the way. My jack did not lift the truck up high enough. One minute later, I had several jacks, lug wrenches and thirty hands changing the tire. I was on my way in 15 minutes.

I always knew that I worked with a great bunch of guys in a very rewarding profession. That day, when I needed help, further confirmed the tight camaraderie that I always knew existed among the brothers in the fire fighting profession. Thank you, brother fire fighters, for the help and friendship you extended me on the day I needed your help.

By now, we should all be aware of the tremendous assaults on our Pension and Health Funds. Now is the time to join together and face this issue head on. You as individuals can do this by contributing to a PAC. It's important that you read up on pension and health fund issues. Know the difference between a defined benefit and a defined contribution fund.

We cannot let our future fire fighters and police officers come under a two-tier pension system with lesser benefits than what we retirees now enjoy. The pension and health benefits were not given to us; they were earned by the dangerous profession we are working and the many raises that were reduced in order to fund our Pension and Health Funds. Presently the active members contribute substantial amounts into our Funds.

Mike Helle, President of the Police Union, made a presentation at the insurance seminar on November 16. He talked about the assaults on pension and health funds. He said that we must take care of our active brothers now

because one day they will out-number us, and then they may remember that at one time we did not stand at their side. The day could come when they will refuse to take care of us. We cannot allow our active brothers and sisters to come under a two-tier pension or health fund system with lesser benefits than the ones we as retirees earned and now enjoy.

I myself worked under a two-tier system when I joined the fire department. In a few years, the new men under the new pension tier had more money in their fund than the retirees. This is when the retirees realized that a two-tier system did not work equitably every time.

The last few weeks, there has been a torrent of emails and information going out over the Internet. These are very important informative bulletins about defending ourselves against these assaults. Sometimes information has to be put out quickly, and the best and only way to do it is by email.

I strongly urge all our retirees and also all active members to send their email address to Hector Cardenas: [hc747@grandcom.net](mailto:hc747@grandcom.net) or Wes Clark: [wessitoc@yahoo.com](mailto:wessitoc@yahoo.com). They are the two main contact points for dissemination of information. Any emails coming from these two sources will be for our information only. Your addresses will not be used for any other purpose.

If any retiree wants information on "Air Life Guardian Angel," please call 877-404-7111. They will give you information on how to join. You must be a member of the SAFPPA, (San Antonio Fire and Police Pensioners Association). You can also go to the Association web page and get the application there by signing on to "SAFPPA.ORG".