

Academy Man

I'M ONLY ABOUT 6 YEARS OLD, growing up in Brooklyn, when my cousin Moish and I hear about a combination murder/suicide that happened down the block. Moish, who's a year older and wiser than me—and who was later killed as an innocent bystander in the course of a holdup (it made the 6 o'clock and 11 o'clock news)—says to me, "Let's go check it out."

The three-story walkup is overflowing with uniformed cops and plain-clothes detectives. There are even a few reporters with their Speed Graphic cameras scrounging around for a story.

But Moish and I get no further than the front landing on the ground floor. That's when a gruff-mannered detective grabs me by the scruff of the neck and growls, "Get the hell out of here, you little bastard."

Never mind. I'm hooked anyway. Right then and there I decide I want to be a cop.

There's only one small problem. The minimum height requirement for the NYPD is 5'10". Fine. I'm only 6 years old, after all, so I'll wait. Each year I wait for that miraculous spurt of growth that's going to get me closer to the minimum height. But by age 16 I have to face it. I'm never going to be taller than 5'4". Not even close.

I go to college instead. I've always been pretty good with numbers so I major in math, first at New York University and then at Brooklyn College. I pay my way by working as a lifeguard for the NYC Department of Parks. In 1956 I complete my studies and get married to Marilyn Silver and get ready to settle down.

But settle down doing what? A career as a lifeguard isn't really an option. Nor, apparently, is a career with the NYPD. So I get out the want ads and interview for a job as an actuarial assistant with the New York City Teachers Retirement System in downtown Manhattan. They offer me \$68 a week. That's a lot of money in those days. I take it.

Over the next 10 years I work for various consulting firms, primarily in the life area, and in 1966 I become



chief actuary with the Citadel Life Insurance Co. of New York. Four years later I leave Citadel and start my own consulting firm, still focused on life insurance. With the advent of ERISA in 1974 I gradually begin to concentrate on qualified retirement plans. I pass my enrolled actuary exams in 1977, and in 1978 I open a branch office in Los Angeles. One year later I move my company to the West Coast.

So now I'm a successful pension actuary. An EA with a beautiful wife, three girls—Mindy,

Sharon, and Jill—and a lucrative career. But something's missing. Somehow I've never entirely been able to give up the fantasies of what it would be like to wear a police uniform.

In 1988 (ironically, while paying a traffic ticket) I hear about something that rekindles the dream. It's a program for reserve deputies with the Los Angeles Sheriff's Department. I learn that reserve deputies serve on the same basis as regular deputies and receive the same training, albeit in a different format. There's no longer a minimum height requirement as long as the applicant can pass the physical.

And it's no ordinary physical—more like basic training. And I'm already 54 years old, overweight, and with high blood pressure.

But there's no way I'm going to look this opportunity in the mouth, so I set out to get in shape. The first time I jog a quarter mile I'm so winded I think I'm going to die on the spot. But I'm determined. I work out two hours every morning, six days a week, with Steve "Buck" Buckingham, a former stuntman and now personal trainer to the Hollywood crowd.

Five months later I'm buff and ready to roll. The only real obstacle to passing the sheriff's physical aptitude test (PAT) is climbing over a six-foot wall—not too easy when you're only 5' 4". But with Buck's training and guidance I make it over the wall and pass the PAT.

Once in the Academy, it's 20 weeks of hell. Knowing that only 8 percent of those who enter actually complete the program and graduate, I'm never prouder than

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when I receive my badge and gun. On one level, it's almost like playing cops and robbers as a kid. Except I'm about to do it for real. And this is deadly serious.

It's shortly after graduation from the academy. I'm on patrol in a black-and-white with my partner, working out of Malibu, responding to a "disturbing the peace" call. Nothing serious, but still, we have to check it out.

As we drive down the street I'm thinking that gee, this street sure looks familiar; I've been here before for some reason. The house we pull up to definitely looks familiar, but still I don't know why. So we take up our respective positions to the left and right of the front door and knock politely.

And when the resident finally opens the door, I understand why the *déjà vu*.

It's one of my clients. A local businessman whose pension I manage.

I look at him. He looks directly at me and I wait for the look of embarrassed recognition on his face.

It doesn't come. Gradually, I realize with relief he has no idea that this LA deputy sheriff is also his EA. Even a week later, when I'm an actuary again and we speak on the phone about business, he never mentions his confrontation with a vaguely familiar, shorter-than-average sheriff's deputy.

As soon as I learn about an opening for a detective in the Child Abuse Squad I jump at the chance.

Why child abuse? Why set myself up for that kind of emotional roller coaster? That kind of pain and sordidness?

One answer: If someone steals your car, your valuables, or your money, you can replace them. The only thing of value children have is their innocence. Once that's taken from them they can never get it back. And whatever you read about in the papers is only the tip of the iceberg.

Child abuse, contrary to public opinion, has no barriers. It crosses all ethnic, economic, and geographical lines.

Being the new kid on the block, I'm assigned to work with a more experi-

enced partner. On one of our first cases, we interview and then arrest a man who has been abusing young children of both sexes for many years. The judge sets bail at \$600,000, and when the story hits the 10 o'clock news and the newspapers, we hear from four more victims.

We interview them all, making the case against the abuser even stronger. And when we question the abuser himself, he doesn't think there's anything wrong with what he did.

That's my other answer to the "why" question.

We get a call from a high school teacher in Palmdale. He suspects one of his students may be a victim of child abuse. We investigate, and begin to build a case against the abuser, who happens to be the young girl's father.

The abuse started when she was 13 and continued unabated for two years. The father could have stepped right out of a men's fashion magazine. He's absolutely unlike anyone you would ever suspect of child abuse.

Our job is to collect as much evidence as possible. We get the necessary warrants and conduct an early morning raid at the abuser's home.

The raid is just about TV-perfect, with paired-off partners, weapons drawn, gaining entrance through three separate points of entry. Nobody's home—the victim is safely ensconced with relatives, the wife is out shopping, and we don't know where the abuser is. No matter. We have the warrant and probable cause. We search the house for evidence of child abuse.

While most criminals try to get rid of the evidence as quickly as possible, child abusers and pedophiles are different. They want to save and savor theirs. In the garage, hidden away behind boxes and paint cans, we find the indisputable "smoking gun": a blatantly incriminating videotape of the father and his teen-age daughter.

But that's not all. A further search turns up a cache of illegal drugs, which solidifies our case even further.

When the mother comes back from shopping, she's understandably upset.

She wants to know what the hell's going on. We show her the search warrant and tell her the whole story. She doesn't believe it. The allegations against her husband are false, she says.

We play her the videotape.

During the course of the search we also uncover some weapons. Though they're licensed and perfectly legal, we decide to confiscate them anyway. We figure it's entirely possible the distraught mother might decide to use one on her husband.

Two days later we pick him up at his place of business. He claims total innocence. We read him his rights, cuff him, and take him into custody.

Today, the father is in jail. The mother and daughter are still in treatment, and probably will be for some time to come.

High-speed car chases have always been a popular form of TV entertainment in California. For good reason. From personal experience, I can tell you there's absolutely nothing that can equal the rush, excitement, and danger of a high-speed chase.

But they also happen to be illegal. The Los Angeles Sheriff's Department and a number of other agencies have outlawed high-speed chases. Statistics (actuarial studies) show that more officers and civilians have been killed in accidents during the course of high-speed chases than from actual shootings.

So next time you see one on TV or in the movies, rest assured it's strictly for the benefit of the audience.

How do I handle two demanding jobs? For one, my wife and family understand me because they know my efforts as a deputy sheriff are making a difference. In addition, I have an excellent staff led by my partner and daughter, Mindy Gassman, executive vice president, and my other partner, Mark Fishman, vice president.

I can't think of a more satisfying profession than that of an actuary. It's not only financially rewarding; it has also allowed me to pursue my dreams. ●