

NYPD 10-13 CLUB

of Charlotte, NC Inc.

137 Cross Center Rd. **Suite 150** Denver, NC 28037





A CHAPTER OF THE NATIONAL NYCPD 10-13 ORG. INC.

http://www.nationalnycpd1013.org/home.html

AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS



Club Officers

Volume 6 Issue 12

December 2014

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PRESIDENT'S MESSAGE

Hi All.

After enjoying a sumptuous Thanksgiving dinner I realized how fortunate I was to be able to spend the holiday at home with my family, unlike the law enforcement heroes who have died in the line of duty or the members of our armed forces who have died in combat, or are serving far from home.

As you celebrate the upcoming holidays with family and friends, please keep the families of those who died protecting the citizens of our country in your thoughts and prayers.

Additionally, please pray that the rioting, destruction and criminal behavior that has been ongoing in Ferguson, MO, since the Grand Jury decision not to indict Officer Darren Wilson does not occur in NYC if a grand jury does not indict Officer Daniel Pantaleo in the death of Eric Garner.

What the police critics, rabble rousers and media fail to realize or acknowledge in their ranting about the use of deadly force by police officers against unarmed individuals, is that if Michael Brown and Eric Garner had complied with the lawful orders of a police officer they would both be alive today and that since 2000 at least 57 suspects have taken an officers' weapon and murdered the officer with it.

On October 31, I sent a letter to NYC Mayor DeBlasio (See page 3) asking that Streets in NYC be named in honor of all of our fallen heroes, especially Patrolman Phillp Cardillo, who for political reasons never received the recognition he rightfully deserved.

I am happy to report that after 40+ years,, (pending approval by the NY City Council), NYPD hero Patrolman Phillip Cardillo will finally get the public honor he deserves.

I want to personally thank Ret. 28 Pct. P.O. Timothy Motto whose determination and unrelenting perseverance throughout the years, was instrumental in getting this accomplished.

EXCLUSIVE: Slain Patrolman Phillip Cardillo one step closer to getting public honor Posted 9:13 PM, November 19, 2014, by Mary Murphy, Updated at 08:17am, November 20, 2014

COLLEGE POINT, Queens (PIX11) - NYPD Patrolman Phillip Cardillo — who was beaten, shot and slain 42 years ago in a racially charged incident inside Harlem Mosque #7 — is one step closer to receiving public recognition for his ultimate sacrifice, PIX11 News learned on Wednesday.

But the public honor would be coming in Queens, where Cardillo grew up, and not in Harlem, where he died.

PIX11 News obtained a copy of a letter sent by Community Board 7 in Queens to City Councilman Paul Vallone. District Manager Marilyn Bitterman informed Vallone that Board 7 had voted unanimously on Nov. 10 to re-name the street outside the NYPD's brand-new Police Academy in College Point "Police Officer Phillip Cardillo Way."

> Our heroes must never be forgotten. Visit the NYC Police Memorial website

http://nypd.police-memorial.com/

Our Next Membership Meeting Is Tuesday, December 9 at 6 PM at the Charlotte FOP Lodge #9, 1201 Hawthorne Lane, Charlotte NC 28205 http://www.charlotte1013.com/

President's Message continued......



The honor would be a political compromise of sorts, after more than four decades of effort by Cardillo's NYPD colleagues to get him honored for his line-of-duty death. And the re-naming still needs City Council approval.

"Obviously, it's not what we wanted — in Harlem, where my dad worked," Todd Cardillo said on the phone Wednesday night from his home in Florida, "but I think, you know, going to the Police Academy where all the new recruits are going to see his name, I think that's a pretty great thing."

Lionel Morales, who is Council Member Vallone's Director of Communications, explained to PIX 11 News Thursday there could be a five or six month delay, before the Council votes on "Patrolman Phillip Cardillo Way.

(Cardillo was killed 42 years ago inside Harlem Mosque #7)

Cardillo's family and supporters could not overcome that hurdle at Community Board 10 in Harlem, where law enforcement officers past and present lobbied to have the street outside Harlem's 28th Precinct, where Cardillo served, re-named in his memory. Cardillo's son hopes young police recruits will learn from his father's memory.

A former commanding officer at the 28th Precinct, Inspector Rodney Harrison, came very close to getting the sign approved in Harlem, but the plan failed when some community leaders worried naming a portion of the street for Cardillo—even outside the police station house—would re-open old wounds.



In July 2014, PIX11 News flew to Florida to interview Cardillo's youngest son, Todd, and Cardillo's former partner from the 28th Precinct, retired Detective Rudy Andre.

Andre responded to what turned out to be a phony 10-13 — police officer in trouble — call on April 14, 1972, and arrived to find several officers getting beaten in the vestibule of Mosque # 7 on West 116th Street, which was run by the Nation of Islam.

When Andre entered, he discovered Cardillo bleeding from his nose and mouth. He did not know at the time that someone had taken Cardillo's police gun and shot the 31-year-old officer, a father of three, in the torso. Cardillo died six days later in the hospital.

The Harlem Mosque incident was a troubled chapter in NYPD history.

Then-Deputy Police Commissioner Benjamin Ward arrived on the scene with mosque leader Louis Farrakhan and Harlem Congressman Charles Rangel. Sixteen mosque members were being held in the basement as suspects in the beatings and shooting.

Ward ordered all white officers to leave the scene, apparently hoping to defuse the tense situation. He let the 16 suspects go, with assurances they would return to the precinct for questioning that evening. That never happened. Retired Detective Randy Jurgensen was hit by a brick in the melee that followed outside.

Two years later, he would get a witness to finger mosque member, Louis 17 X Dupree, as the gunman. The first trial ended in a hung jury, and Dupree was acquitted in the second trial.

Jurgensen wrote a book called "Circle of Six," which detailed the political considerations made by city officials that impeded justice in the Cardillo case. The crime scene was never preserved. Then-Mayor John Lindsay and former police commissioner Patrick Murphy did not attend Cardillo's funeral.

On Wednesday evening, Todd Cardillo was cautiously optimistic that his late father will finally get his due. Todd was 1 year old when his father was killed. He hopes the new generation of police recruits will see his dad's name and check out the history behind it.

"They have to learn from the history; otherwise, it might repeat itself," he told PIX11. "Maybe some of them are going to see the name and they're going to look it up. His name will be there and embedded in these young recruits' minds.

On behalf of the entire board, I want to thank you for your continued support, and wish you and your loved ones a very happy, healthy, and safe holiday season and New Year.

Fraternally

Harvy Katowitz

Harvey Katowitz

They Must Never Be Forgotten



HARVEY KATOWITZ
PRESIDENT

An affiliate of the National NYCPD 10-13 Organizations, Inc.



DAVE SCHULTHEIS

NYPD 10-13 CLUB OF CHARLOTTE, INC

137 CROSS CENTER RD SUITE 150 DENVER, NC 28037

October 31, 2014

Dear Mayor Deblasio,

I am a retired NYPD Captain and president of the NYPD 10-13 Club of Charlotte, NC, which is comprised of 235 retired NYPD officers who reside in the Charlotte, NC area.

During my 27 year career with the NYPD 165 officers died in the line of duty, including four who I personally worked with. The most troubling of these 165 deaths was the assassination of Officer Phil Cardillo.

Due to political and community pressures the suspects in his death were released from custody and Officer Cardillo did not receive the memorialization, honor and respect from the mayor and police commissioner he rightfully deserved.

In the ensuing 42 years since his death, efforts to rectify this with a street renamed in his honor have been unsuccessful.

Please take the time to view the following short video: https://www.youtube.com/embed/C4Sz5zVxBSo which explains the program occurring in Los Angeles to rename streets in honor of every LA officer who was killed in the line of duty.

Why can't the same be done in NYC, especially for Officer Cardillo?

Sincerely,

Harvy Katowitz

Harvey Katowitz President



http://www.charlotte1013.com/

Another Hero Dies of a 9/11 Related cancer. NYNJ PAPD Sgt. Lawrence A. Guarnieri died on 11/4/14.











We Must Never Forget Our Fallen Heroes

It is not the wealth and riches we have accumulated, that make us great, but what we have given of ourselves.

These were truly great people.



http://nypd.police-memorial.com/



NOVEMBER'S MEMBERSHIP MEETING

Shai Fargian, a Battalion Executive Officer in the Israeli Defence Force gave an informative oral, video and slide presentation about the history of the Gaza Strip and Israel's most recent offensive effort "Protective Edge" to stop Hamas from firing rockets at, and entering Israel via underground tunnels to commit acts of terrorism. The presentation included video of rockets, IED's, bombs and weapons recovered inside mosques, hospitals, schools, tunnels and Palestinian homes and information about the extraordinary efforts Israel employs to prevent collateral damage to Palestinian civilians.











Below is an email I received from a guest at last Month's membership meeting, Becky Makla, a High School World History Teacher at Covenant Day School

Mr. Katowitz,

Thank you so much for allowing us to be part of your meeting and speaker dinner Tuesday night. It was an evening that inspired, educated and humbled me.

When Harry Dobson invited me, I knew that it would be good. Anything that he is involved with is something I want to know about.

Folks greeted us as if they had known us our whole lives. The food was very good and tasted as if my southern grandmother had prepared it. I loved the community the members shared and how they seemed more like family than fraternity.

The speaker educated us by giving the facts and then adding the personal stories. This is the way all education should be- we are drawn in to the story and learn more about history this way. I was impressed with the level of speaker you all had brought in and have already spoken to my principal about having him speak at our school.

Lastly, I especially loved being in the midst of hero's. I had chill bumps as I looked around and thought about the individual sacrifices made so that I can wake up each morning without fear. Even if there had not been a speaker, I would have loved just listening to the stories of the men and women who have chosen to serve the citizens of their communities. Your investment in us has no price tag.

I felt humbled and privileged to stand and listen to the names of the fallen police officers and will never forget that holy moment.

Again, thank you so much for allowing us to be part of your meeting. It made quite the impact on me.

Most sincerely,

Becky Makla



Our guest speaker for this month's membership meeting is Retired Lieutenant Colonel Craig E. Stephens, USMC, Command Advisor, Wounded Warrior Battalion-East.

Col. Stephens will make a presentation about the Marine Corps Wounded Warriors Battalion prior to receiving a \$11,000 check from our Club for the Wounded Warriors Battalion.

Also attending the meeting as our guests will be members of the Executive Board of the Charlotte Marine Corps League.



Wounded Warrior Battalion-East (WWBn-E) Objectives

Etiam in Pugna" or Still in the Fight, is an essential conviction which the Marine Corps instills in each of its wounded, ill and injured (WI&I) Marines. Despite their injuries, WI&I Marines are focused on their abilities and are highly motivated to contribute to the Marine Corps' war fighting mission. The Marine Corps needs and employs their skills, experience, and dedication in order to meet its mission to our nation. The approach to care ensures that recovering Marines return to their units as quickly as their medical conditions will allow. Allowing WI&I Marines to stay in the fight is what makes the Marine Corps' care model unique and successful.



It is Marine Corps policy that Marines will remain attached to their operational units as long as that organization can ensure their medical condition is treated appropriately and recovery support is provided. WWBn-E has staff assets in place to support Commanders in providing the care their WI&I Marines require. While it is a priority for each command to take care of their unit's Marines, there are some instances where a WI&I Marine may require on-going services and support that are not normally resident in an operational unit. Assignment to the WWR typically occurs when a WI&I Marine requires extended treatment and a higher degree of care coordination. WWBn-E assists WI&I Marines and their families with their non-medical care needs through all phases of care from recovery to rehabilitation to community reintegration. There is no "one size fits all" approach to care, so the battalion has a cross-section of services and resources to ensure WI&I Marines and families are provided for.

To be successful, support offered to Wounded Warriors focuses on healing the Marine medically with an emphasis on strengthening the Marine's Mind, Body, Spirit, and Family. Since its inception in 2007, Wounded Warrior Battalion East has evolved its structure to ensure that WI&I Marines and families receive individualized care, proportionate to their existing needs. The battalion achieves this individualized care by using Marine Section Leaders to synergize its diverse assets and support around the essential points of focus: the WII Marine's Mind, Body, Spirit, and Family.



We will be taken orders for Club polo shirts at this months membership meeting. In addition to our normal 60% cotton/ 40% rayon shirts, we will be ordering a 100% polyester mini-jacquard relaxed fit, moisture-wicking, stain-resistant, anti-bacteria, anti-static, UV sun protection shirt.

The last day to order shirts will be Thursday Dec. 11.

See the following page for an order form.



If you have not paid your 2015 dues please do so now using the Dues Renewal form on page 9.



We presently have 341 members, 240 from the NYPD and the remainder from 59 other law enforcement agencies



The guest speaker for January's membership meeting is Club accountant Scott Boyar. Scott will be discussing changes to the tax laws and how it Us Individual In: will affect our earnings/pensions.



Don't be shut out. If you have not already paid for the Club's January 10, After Holiday Dinner/Dance Party please do so ASAP. Last years party was sold out.

See page 13 for menu and further information

POLO SHIRT ORDER FORM

Screenmates 60% cotton/40% polyester



These shirts are only available in Navy/White trim – White/Navy trim – Black/Khaki trim & Khaki/Black trim \$25

					\$25				
NAME			ADDF	RESS					
TELEPHONE			_						
EMAIL			-						
	Navy:	S	M	L	XL	_ XXL	_ XXXL		
	White:	S	M	L	_ XL	XXL	XXXL		
	Black:	S	M	_ L	_ XL	XXL	XXXL		
	Khaki:	S	M	L	_ XL	_ XXL	_ XXXL		
-	UltraClub Men's C	-					% polyester mir tatic, UV sun pro		d
					\$30				
				RESS					
TELEPHONE			_					_	
EMAIL			=						
	Black:	S	M		_ XL	XXL	XXXL		
	Navy	S	M	L	XL	_ XXL	_ XXXL		
	Forest Gre	en S	M	L_	XL_	XXL_	XXXL		
	Gold	S	M	L	XL	XXL	XXXL		
	Royal Blu	ie S	M	L	XL	XXL	XXXL	_	
	White	S	M	L	XL	XXL	XXXL		

Add \$5.75 if shirt is to mailed to your home.

Please make check out to: NYPD 10-13 Club of Charlotte, NC If not paying in person mail to:
Harvey Katowitz
4701 Wyndfield Lane
Charlotte, NC 28270-0460

Stone S___ M__ L__ XL__ XXL__ XXXL__



2015 Monthly Meeting Dates

January 13May 12September 8February 10June 9October 13March 10July 14November 10April 14August 11December 8



11/2/2014 Anthony "Tony" DeMasi father of Club Trustee Frank DeMasi.



SICK DESK UPDATE

Nothing to Report



The following members joined our Club in November

Ret. NYPD Lt. Daniel Divers - 78 PDU

Ret. NYPD Sgt. Charles Rice - MTTF

Ret. NYPD Det. Kevin Cappelmann - NYPD

Ret. NYPD Det. Steven Dorn - QSVS

Ret. NYPD Det. George Whalley - 103 Pct.

Ret. NYPD P.O. Joseph Green - NYPD TNT Narcotics

Ret. NYPD P.O. Robert Chomicki - Range

Ret. Garden City, NY P.O. Errol Wedra



2015 Dues are due now



Keep This Date Open

January 10, 2015 - After Holiday Party



BIRTHDAYS



DECEMBER

Hansen, Bob	Dec 1
Rabinowitz, Mike	Dec-1
Erker, John,	Dec-2
Sheppard, Al	Dec-2
Kenary, Michael	Dec-4
Cole, Peter	Dec-6
Neyland Robert	Dec-7
Katowitz, Harvey	Dec-8
Randazzo, John	Dec-8
Jordan, Brenda	Dec-9
Galanos, Glenn	Dec-10
Rojas, Richard	Dec-10
Seidman, Steve	Dec-14
Dorn, Steve	Dec-15
Peterson, George	Dec-15
Hickey, Scott	Dec-19
Gworek, Joe	Dec-21
Aquilone, Frank	Dec-27
Smith, Earl	Dec-27
Krohn, John	Dec-27
Mazzie, Ronald	Dec-27
Earls, Paul	Dec-28
Torres, Hector	Dec-28
Lovitch, Norm	Dec-30
Rochford, James	Dec-30
Cannizzaro, Dominic	Dec. 31



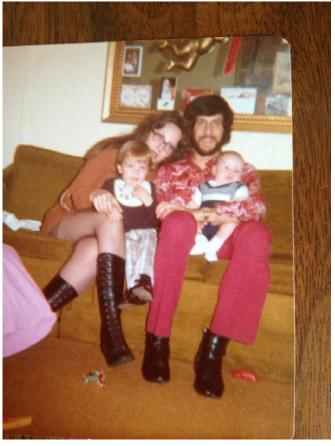
From the entire 10-13 Club Board
MERRY
CLIDICTIVAS



We Wish You and Your Family A Happy, Healthy and Blessed New Year.

Guess Who????See bottom of page







Top - John & Valerie Sabato with Valerie's cousin Eric, 11/12/83

Bottom L - Harvey & Carolyn Katowitz with sons Joseph and Michael 12/24/74

Bottom R - Ben & Marie Pepitone with children Tracy & Ben Jr. 1982



NYPD 10-13 CLUB OF CHARLOTTE, NC, INC

137 Cross Center Rd. Suite150 Denver, NC 28037



Dedicated to serving all N.Y.P.D. Retired and Active Members and members of other Law Enforcement Agencies

2015 Dues Renewal



LAST NAME	FII	RST	200 PE	MI
ADDRESS		CITY		
STATE	ZIP CODE	MA	ALE ()	FEMALE ()
HOME PHONE ()		CELL PHONE ()	
BUSINESS PHONE ()		SPOUSE'S NAME		
EMAIL ADDRESS		1-7		
DOB				

Make Check Payable To: 10-13 Club of Charlotte, NC, Inc. MEMBERSHIP Dues is \$30.00

Dues for members who reside outside of NC & SC are \$20.00 Husband and Wife Membership dues are \$50.00 combined.

TRUSTEE'S PAGE



When our Club was initially formed with 35 members, it was easy for the President to respond to emails from our members. Now that we have over 314 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

Please save for future reference.

Geographical Area	Trustee	Tel. (H)	Tel. (C)	Email Address
Catawba County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Cabarrus County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Gaston County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Iredell County	Bob Fee	704-919-1311	704-220-8400	rtfvs@yahoo.com
Lincoln County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Mecklenburg County	Bernard Roe	704-595-3463	704-241-8002	broehroe@aol.com
Rowan County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Union County	Frank DeMasi	704-771-6855	704-771-6855	dfam5@carolina.rr.com
All other areas	Frank Aquilone	704-990-5660	434-962-9400	fsjf38@rocketmail.com











Brenda Jordan

Bob Fee

Bernard Roe

Frank DeMasi

Frank Aquilone







SOC Health and Welfare Fund Benefits Handbook

The Trustees of the Superior Officers Council Health and Welfare Fund are pleased to present you with this updated benefit handbook. Over the last few years, substantial changes have taken place to our Health and Welfare Fund. We hope this handbook will assist you and your family navigate through the benefits available to you. We urge you to read this handbook carefully so you will become familiar with not only your benefits, but also your rights and obligations related to the Fund Read More http://www.nypdcea.org/pdfs/2011 soc benefitbook.pdf

NYPD CEA	
2014 Meeting Schedule	;

Day, Date Tues, Dec 09 Time

Location

6:00 pm El Caribe, Brooklyn

Line Organizations



LBA Award Ceremony: http://www.nypd lba.org/pdf/LBAAWARDPROGRAM2014.pdf

VERIZON WIRELESS DISCOUNT FOR RETIRED MEMBERS

Retired members can receive a 8% discount off of their Verizon Wireless monthly bill.

Retired members should contact Verizon Wireless Customer Service at 1-800-922-0204 / press option 4 for "Other Options" / hold to speak with an Account Representative and inform them that you are looking to enroll in the retiree discount for law enforcement. You will need to provide them with a Profile ID number; the Profile ID number is 2766591. You will also need to provide them with your account number (this is your 10 digit cell phone number) and your account password. The account representative will give you a couple of options on how you can register on-line for the discount. There are other possible discounts you can sign up for; such as an additional 3% discount by receiving a paperless e-mailed monthly bill.

NOTICE OF AMENDMENT TO NY SAFE ACT AFFECTING RETIRED LAW ENFORCEMENT OFFICERS!

http://www.nypd-lba.org/retiredmagazine.htm



The Detectives' Endowment Association, Inc.

Police Department, City of New York

Newsletter

Newsletter Date

Monday, November 24, 2014

Contact Us

26 Thomas Street
New York, NY 10007
(212) 587-1000
Website
http://www.nycdetectives.org

Dear DEA Member.

On Friday, November 21, 2014, Governor Cuomo signed legislation that re-opens the filing for the Notice of Participation under the World Trade Center Disability Law. Members who participated in the WTC rescue and recovery and never filed are now able to do so untill-til **September 11, 2015**. This bill is effective immediately if you have not registered yet.

To check if you have registered already, go to the New York City Police Pension Section website listed below, click on the "WTC Information" link listed on the left side of the home page, and search the PDF file of listed Tax ID numbers.

If your tax ID number appears, then you have already filed.

http://www.nyc.gov/html/nycppf/html/wtc information/wtc information.shtml

There is also a link to the PPF website through the DEA website at www.nycdetectives.org

Line Organizations



The following was written by the NYPD Deputy Commissioner of Legal Matters, Larry Byrne and forwarded to us by an NLEA member.

Commissioner Byrne is the brother of Police Officer Eddie Byrne who many of you will vividly remember being assassinated in 1988 while in the 103 Precinct.

In addition, there is also a message from PBA President Pat Lynch.

Please consider their requests. - NLEA

The four drug dealers who assassinated my brother, Rookie NYPD Officer Eddie Byrne, in 1988 are up for parole again this November. This is their second round of parole hearings and under NY law they get parole hearings every two years for the rest of their lives (and they are still only in their forties). Folks can open the link below and click on each of the four under Eddie's name to oppose parole now and in the future.

Please you use the link below to oppose parole and also circulate the link to other friends, family members and colleagues. Thank you for your help.

http://www.nycpba.org/miscellaneous/copkillers.html

A Message from Patrick J. Lynch, PBA President

Thanks to a great deal of hard work and lobbying by this union, today's cop-killers can be sentenced to life in prison without parole.

Sadly, that wasn't always the case and there are literally dozens of dangerous cop-killers who are regularly given a shot at freedom through parole. It has long been the PBA's position that anyone who kills a police officer would not think twice about killing a civilian and that they should remain incarcerated for the rest of their lives. The system, however, allows them to argue for parole every two years once they've served their minimum sentence. This union has been and will continue to be very vocal in our opposition to the parole requests of any cop-killer. But we can't do it alone and you can help.

By clicking the "Keep Cop-Killers in Jail" button at top right, you will have an opportunity to tell state officials that you oppose the release of a specific, or all, cop-killers. Simply click on the name

of the deceased officer, type in your last name and zip code in the appropriate box and press send and a copy of your objection will be included in the inmate's parole folder. If you wish to send an individual letter of objection for every cop-killer on the list, simply check the "Send a letter for all cop-killers" box. This is a simple way for you to register your disapproval of parole for cop-killers. Every objection counts against the release of the cop-killer, so be sure to have your family and friends do it too.

Working together, we can keep cop-killers right where they should be...behind bars.

Thank you for your support, Pat Lynch

How do Mayor de Blasio and Speaker Mark-Viverito take care of their "moral obligations?"





Central Park Five settlement:

Benefits for injured police officers: **Nothing**

Mayor de Blasio paid off his political debts by adding \$26 million to the Central Park Five settlement over City lawyers' objections. But he and the Speaker think it's just too expensive to give recently-hired NYPD officers the same disability benefits as every other police officer in New York State. Their priorities speak for themselves...

Support equal benefits for injured police officers



Patrolmen's Benevolent Association of the City of New York

125 Broad Street, 11th Floor, New York, NY 10004 • 212-233-5531

Patrick J. Lynch, President

www.nycpba.org

Links to Police Line and Fraternal Organization websites

http://www.nycpba.org/policelinks.html



ISBA I







http://nypdpea.com/



http://www.nycdetectives.org/ http://members.sbanyc.org/





COLUMBIA SSOCIATION

City Of New York
Police
Showrim

Palaski Association



www.nypdpolicesquareclub.org/ http://www.nypdemeralds.com/ http://www.nypdcolumbia.org/ http://www.nypdshomrim.org/ http://ww2.nypdpulaskiassoc.org http://nypdsteuben.org/

Join us as for the

NYSD 10-13 Club of Charlotte

After Holiday Dinner Party

Saturday January 10, 20145, 79M

Carolina Lakes Golf Club

\$50.00 Per Person

Includes Appetizers, Dinner, Dessert, Four Alcoholic Drinks & DJ

MENU

7-8pm

Stationary Apeptizers

Nacho Bar with Beef and Cheese Queso, Salsa,

Sour Cream, Jalapeno Slices, Black Beans

Passed Appetizers

Coconut Shrimp

Pesto Cream Cheese Stuffed Mushrooms

Salad

Crunchy Romaine Salad with Broccoli and Walnuts with Sweet & Sour Vinaigrette

Starches

Baked Potato Bar with Butter, and Sour Cream

Fresh Herb Rice Filaf

<u>Vegtables</u>

Roasted Vegtable Medley

(Squash, Zucchini, Peppers, Onions, Tomatoes)

Entrée

Lemon Roasted Chicken Quarters

Slow Roasted Garkic Prime Rib with Horseradish Cream and AuJus

Dessert

Chocolate Sheet Cake eith Chocolate Raspberry Icing

Key Lime Fie

<u>Beverages</u>

4 House Alcoholic Beverages, Coffee, Tea, Water, Soda

If you will not be at the December meeting to pay for the dinner, please send a check to NYPD 10-13 Club of Charlotte, NC 137 Cross Center Rd. Suite 150



DECEMBER

			CEMIDER			
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	December 1 EMERALD SOCIETY GENERAL CHRISTMAS MEETING	2	3	4	5	6 HOLY NAME SOCIETY MAN/.BX/SI CHRISTMAS PARTY
7 COLUMBIA ASSOCIATION CHILDERN CHRISTMAS PARTY	8	9	10	11	12	ANCHOR CLUB WIDOW'S AND CHILDERN'S CHRISTMAS PARTY
14	15	16 EVE OF HANUKKAH (BEGINS AT SUNDOWN)	17 1ST DAY OF HANUKKAH PULASKI ASSOCIATION SPOUSE/DATE NIGHT CHRISTMAS PARTY	18	19 SAINT PAUL'S SOCIETY CHRISTMAS PARTY	20
21	22	23	CHRISTMAS EVEHANUKKAH (ENDS AT SUNDOWN)	25 CHRISTMAS DAY	26 KWANZAA BEGINS	27
28	29	30	31	January 1 NEW YEAR'S DAY	2	3



Get the Department's official magazine mailed to your home! This bi-monthly publication features messages from the mayor or Police Commissioner, articles pertaining to active and retired members of the service, informative news regarding em ployee assistance, and command notices submitted by designated precinct reporters. You may subscribe online with a Mastercard or Visa credit card or by downloading and mailing in a form with a check. **Please note that subscriptions are for this calendar year.** Back issues for the year will be mailed to you.

Download a subscription form: https://www425.ssldomain.com/nypd2/retiree/secure/pdf/spring3100subscription.pdf

How's retirement? Submit your stories to Spring 3100 and you may end up published in Spring 3100's Actively Retired section. Click here to send us your story: https://www425.ssldomain.com/nypd2/retiree/secure/mailSpring3100.cfm

SPRING 3100, the official department magazine subtitled The Magazine for the Department by the Department, has been devoting its pages to reporting the news made by uniformed and civilian members of the department since 1930, except for a brief interim in the 1980's, caused by fiscal constraints. Each issue comprises a message from the Mayor or Police Commissioner, feature articles pertaining to active and retired members of the service, informative news regarding employee assistance, and command notices submitted by designated precinct reporters. SPRING 3100 is published bimonthly and incorporates no commercial advertisements. The publication is mailed to every active uniformed and civilian member. Retired members of the department wishing to resume the service can subscribe to SPRING 3100 for \$18.00 annually.

The mission of SPRING 3100 is to produce a magazine that will be a source of information regarding new department rules and regulations; to provide a platform for the Mayor and Police Commissioner to convey important messages; to highlight/profile members of the executive staff, officers who have performed outstanding tasks, actively retired members second careers, precincts and sub-units, notable ceremonies and events; and to pay tribute to those members of the service who have lost their lives in the line-of-duty.



NYPD REUNION ANNUAL LUNCHEON

Thursday, February 12, 2015 NOON-4:00PM

\$40 per person (pay at the door)

Price includes buffet lunch and 2 hours of beverages. An additional 2 hours bar and door prize provided through the generosity of Irv Mechanic.

Bar is limited to beer, wine and soda

Pompano Beach Elks Club 700 NE 10th Street Pompano Beach, Florida 954.781.2300

We MUST give the Elks a firm count by Thursday, February 5th. If you plan to attend, PLEASE email the committee or call one of us before the February 5th deadline. Thank you!

Email attendance to: nypdluncheon@live.com

	<u>New York</u>	<u>Florida</u>
Bill Callahan	845.359.8183	954.788.8675
Tom Gallagher	732.730.2298	
Jack Hartigan	914.967.0227	914.841.8552
Jim McFadden	914.337.4022	561.369.1781
Tom McNulty	845.735.3712	954.290.3397
Don Moss	845.359.7878	
Jim Peace	516.938.3249	561.731.2616

Idle Thoughts From A Retiree's Mind

Experience is the thing you have left when everything else is gone.

One nice thing about egotists ... they don't talk about others.

My weight is perfect for my height ... which varies.

I used to be indecisive. Now, I'm not sure.

The cost of living hasn't affected its popularity.

How can there be self-help groups?

Show me a man with both feet firmly on the ground, and I 'll show you a man who can't get his pants off.

Is it just me, or do buffalo wings taste like chicken?

I had amnesia once -- or twice.

Protons have mass? I didn't even know they were Catholic.

I am neither for nor against apathy.

All I ask is a chance to prove that money can't make me happy.

If the world were a logical place, men would be the ones who ride horses sidesaddle.

What is a "free" gift? Aren't all gifts free?

They told me I was gullible and I believed them.

Teach a child to be polite and courteous in the home, and when he grows up, he'll never be able to merge his car onto the freeway

THIS AND THAT

I guess I am getting sentimental in my older years, but I thought this was a nice story.

In 1974 when I first joined the police department, I knew there would be special occasions my family would spend without me. Knowing that fact didn't make the task any easier. The celebrations I missed those first years depressed me and sometimes made me feel bitter. Working on Christmas Eve was always the worst.

On Christmas Eve in 1977, I learned that blessings can sometimes come disguised as misfortune, and honor is more than just a word. I was riding solo patrol on the 4 to 12 shift. The night was cold. Everywhere I looked I saw reminders of the holiday; families packing their cars with presents, beautifully decorated trees in living room windows and roofs adorned with tiny sleighs. It all added to my holiday loneliness. The evening had been relatively quiet; there were the usual calls for barking dogs and a false residential burglar alarm. There was nothing to make the night pass any quicker. I thought of my own family and it saddened me further.

Shortly after 2200 hours, I responded to a radio call to the home of an elderly, terminally ill man. I parked my patrol car in front of a simple Cape Cod style home. First aid kit in hand, I walked up the short path to the front door. As I approached, a woman who seemed to be about 80 years old opened the door. "He's in here," she said, leading me to a back bedroom.

We passed through a living room that was furnished in a style I had come to associate with older people. The sofa had an afghan blanket draped over its back and a dark solid Queen Anne chair sat next to an unused fireplace. The mantle was cluttered with an eccentric mix of photos, some ceramic figurines and an antique clock. A floor lamp provided soft lighting.

We entered a small bedroom where a frail looking man lay in bed with a blanket pulled up to his chin. He wore a blank stare on his ashen, skeletal face. His breathing was shallow and labored. He was barely alive. The trappings of illness were all around his bed. The nightstand was littered with a large number of pill vials. An oxygen bottle stood nearby. Its plastic hose, with facemask attached rested on the blanket.

I asked the elderly woman why she called the police. She simply shrugged and nodded sadly toward her husband, indicating it was his request. I looked at him and he stared intently into my eyes. He seemed relaxed now. I didn't understand the suddenly calm expression on his face.

I looked around the room again. A dresser stood along the wall to the left of the bed. On it was the usual memorabilia: ornate perfume bottles, white porcelain pin case, and a wooden jewelry case. There were also several photos in simple frames. One caught my eye and I walked towards the dresser for a closer look. The picture showed a young man dressed in a police uniform. It was unmistakably a photo of the man in bed. I knew then why I was there.

I looked at the old man and he motioned with his hand toward the side of the bed. I walked over and stood beside him. He slid a thin arm from under the covers and took my hand. Soon I felt his hand go limp. I looked at his face and there was no fear there. I saw only peace. He knew he was dying; he was aware his time was very near. I know now that he was afraid of what was about to happen and he wanted the protection of a fellow cop on his journey. A caring God had seen to it that his child would be delivered safely to him. The honor of being his escort fell to me.

When I left at the end of my tour that night, the temperature had seemed to rise considerably, and all the holiday displays I saw on the way home made me smile.

I no longer feel sorry for myself for having to work on Christmas Eve. I have chosen an honorable profession. I pray that when it's my turn to leave this world, there will be a cop there to hold my hand and remind me that I have nothing to fear.

I wish Joy and Warmth of the Season to all of my brother's and sister's who have to work this Christmas Eve.

Important Telephone Numbers

NYPD General Info: 646-610-5000

NYPD Operation Desk: 646-610-5580

Pension Section(Art 1): 212-693-5100

Pension Section(Art 2): 646-610-6824/8192

ID Card Sect: 646-610-5000

Employee Benefits: 212-513-0470

P.B.A. Retiree: 877-977-3880

D.E.A. Office: 212-587-1000

D.E.A. Health Benefit: 212-587-9120

SBA: 212-226-2180

SBA Health Benefit: 212-226-2180

LBA/SOC: 212-964-7500

CEA: 212-791-8292

·

800-772-1213

800-358-5500

Social Security:

GHI:

Empire Blue Cross: 800-358-9592

Medicare Reimbursement: 212-513-0470

Medicare "A" 800-433-9592

Medicare "B" 800-333-7586

NYC Health Line: 800-521-9574

NYPD (D.I.F.): 212-374-5508

VA Benefits: 800-827-1000

Social Security: 800-772-1213

Spring 3100: 212-374-5750

Do not call Registry: 888-382-1222

NYC Pension Website: www.nyc.gov/html/nycppf/home.html

Medicare Website: http://www.medicare.gov

Social Security Website: <u>WWW.SSA.GOV</u>

Veterans Admin. Website: www.va.gov

POLICE PENSION FUND NOW ON FACEBOOK

www.facebook.com/nycppf

The Police Pension Fund Facebook page contains updates and news releases from the Fund regarding pension benefits for active and retired members. Individualized questions regarding pension and other benefits should still be submitted in writing to the Police Pension Fund at 233 Broadway, 19th Floor, New York, NY 10279. Downloadable forms and other valuable information are still located on the Fund's website at www.nyc.gov/nycppf.



IRS Newswire

November 3, 2014

Issue Number: IR-2014-106

Plan Now to Get Full Benefit of Saver's Credit; Tax Credit Helps Low- and Moderate-Income Workers Save for Retirement

WASHINGTON — Low- and moderate-income workers can take steps now to save for retirement and earn a special tax credit in 2014 and years ahead, according to the Internal Revenue Service.

The saver's credit helps offset part of the first \$2,000 workers voluntarily contribute to IRAs and 401(k) plans and similar workplace retirement programs. Also known as the retirement savings contributions credit, the saver's credit is available in addition to any other tax savings that apply.

Eligible workers still have time to make qualifying retirement contributions and get the saver's credit on their 2014 tax return. People have until April 15, 2015, to set up a new individual retirement arrangement or add money to an existing IRA for 2014. However, elective deferrals (contributions) must be made by the end of the year to a 401(k) plan or similar workplace program, such as a 403(b) plan for employees of public schools and certain tax-exempt organizations, a governmental 457 plan for state or local government employees, or the Thrift Savings Plan for federal employees. Employees who are unable to set aside money for this year may want to schedule their 2015 contributions soon so their employer can begin withholding them in January.

The saver's credit can be claimed by:

- Married couples filing jointly with incomes up to \$60,000 in 2014 or \$61,000 in 2015;
- Heads of Household with incomes up to \$45,000 in 2014 or \$45,750 in 2015; and
- Married individuals filing separately and singles with incomes up to \$30,000 in 2014 or \$30,500 in 2015.

Like other tax credits, the saver's credit can increase a taxpayer's refund or reduce the tax owed. Though the maximum saver's credit is \$1,000, \$2,000 for married couples, the IRS cautioned that it is often much less and, due in part to the impact of other deductions and credits, may, in fact, be zero for some taxpayers.

A taxpayer's credit amount is based on his or her filing status, adjusted gross income, tax liability and amount contributed to qualifying retirement programs. Form 8880 is used to claim the saver's credit, and its instructions have details on figuring the credit correctly.

In tax year 2012, the most recent year for which complete figures are available, saver's credits totaling \$1.2 billion were claimed on more than 6.9 million individual income tax returns. Saver's credits claimed on these returns averaged \$215 for joint filers, \$165 for heads of household and \$127 for single filers.

The saver's credit supplements other tax benefits available to people who set money aside for retirement. For example, most workers may deduct their contributions to a traditional IRA. Though Roth IRA contributions are not deductible, qualifying withdrawals, usually after retirement, are tax-free. Normally, contributions to 401(k) and similar workplace plans are not taxed until withdrawn.

Other special rules that apply to the saver's credit include the following:

- Eligible taxpayers must be at least 18 years of age.
- Anyone claimed as a dependent on someone else's return cannot take the credit.

A student cannot take the credit. A person enrolled as a full-time student during any part of 5 calendar months during the year is considered a student.

Certain retirement plan distributions reduce the contribution amount used to figure the credit. For 2014, this rule applies to distributions received after 2011 and before the due date, including extensions, of the 2014 return. Form 8880 and its instructions have details on making this computation.

Begun in 2002 as a temporary provision, the saver's credit was made a permanent part of the tax code in legislation enacted in 2006. To help preserve the value of the credit, income limits are now adjusted annually to keep pace with inflation. More information about the credit is on IRS.gov.

This and That



November and December seem to be the months we are rained upon with charitable organization solicitations. Some of the groups, such as the American Red Cross, the Salvation Army, United Way, and the American Cancer Society are household names. Others are less known. Here are some tips on how to research charitable organizations prior to donating funds.

- 1. Charitable organization efficiency. For every dollar you donate, only a percentage of it is actually used to fund programs. Much of your money is used for fundraising and administrative costs. So how do you know which charitable organization is using your contribution most effectively? Here are three web sites that can help you assess potential charities.
- Charity Navigator: http://www.charitynavigator.org/
- Better Business Bureau: Charities and Donors: http://give.org/
- American Institute of Philanthropy: http://www.charitywatch.org/
- 2. Avoid Fraudulent Solicitations. It is often best to avoid donating over the phone or via email solicitations. These are two common ways thieves target their victims. Instead of reacting to a phone call or email, a better idea is to pro-actively plan who you wish to give money to each year. An additional benefit of this approach is that you avoid the fees paid to these middlemen fundraisers out of your donations.
- 3. Confirm the Deductibility. Many smaller organizations will represent themselves as a qualified charitable organization, but have not kept their non-profit status up to date. If unsure whether your desired charity has kept their records up-to-date, you can check the IRS web site for a full list of qualified organizations. Here is the link:
- Charityhttp://www.irs.gov/Charities-&-Non-Profits/Organizations-Eligible-to-Receive-Tax-Deductible-Charitable-Contributions
- 4. Needing a receipt. Remember cash donations \$250 or more require a written confirmation from the charitable organization of your donation in addition to your canceled check or bank receipt. If you are not sure whether a confirmation will be forthcoming, limit your deduction to some amount under this \$250 threshold.

5 Social Security Changes Coming in 2015

benefit statements in the mail with a list of taxes paid and an estimate of their future retirement benefit. Here's a look at the new Social Security benefits, taxes and services workers and retirees will experience in 2015.

Bigger payments.

The 1.7 percent cost-of-living adjustment is expected to result in the typical retiree getting about \$22 more per month. This change will increase the average monthly benefit for retired workers in January 2015 from \$1,306 before the cost-of-living adjustment to \$1,328 after. The average benefit for retired couples who are both receiving benefits is projected to increase by \$36 to \$2,176 per month.

The maximum benefit increases.

The maximum possible Social Security payment for a worker who signs up at full retirement age will be \$2,663 per month in 2015, up \$21 from \$2,642 in 2014. Social Security payments are automatically adjusted each year to keep up with inflation as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers. Previous cost-of-living adjustments have ranged from zero in 2010 and 2011 to 14.3 percent in 1980. The 1.7 percent increase retirees will receive in January is similar to the 1.5 percent adjustment for 2014 and 1.7 percent increase in 2013.

Higher tax cap.

Most workers pay 6.2 percent of every paycheck into the Social Security system until their earnings exceed the tax cap. The maximum taxable earnings will increase next year from \$117,000 in 2014 to \$118,500 in 2015. About 10 million of the 168 million workers who pay into Social Security are expected to face higher taxes as a result of this change. People who earn more than the taxable maximum do not pay Social Security taxes on that amount or have those earnings factored into their future Social Security payments.

Larger earnings limits.

Social Security beneficiaries who are under age 66 can earn as much as \$15,720 in 2015, before \$1 in benefits will be withheld for every \$2 earned above the limit. Retirees who will turn 66 in 2015 and have signed up for Social Security can earn up to \$41,880 before every \$3 earned above the limit will result in one benefit dollar being withheld. However, once a retiree turns age 66 there is no limit on earnings and Social Security payments are recalculated to give the retiree credit for the withheld benefits.

Your statement might be in the mail.

If you will turn age 25, 30, 35, 40, 45, 50, 55 or 60 next year and don't have a Social Security online account, you can expect to receive a paper Social Security statement that lists your earnings history, taxes paid and expected benefit about 3 months before your birthday. And after age 60 workers will receive a statement annually. The SSA expects to send nearly 48 million Social Security statements each year. These mailings, which were sent annually to all workers age 25 and older between 1999 and 2011, were suspended in April 2011 to save money. Statements are also available online at any time via socialsecurity.gov/myaccount, and 14 million people have created personalized accounts using this service.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.

To view a fact sheet showing the effects of various adjustments go to: http://www.socialsecurity.gov/news/press/factsheets/colafacts2015.html

Military & Veterans



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- Retired Military benefits
- · Military education benefits
- · Guard and Reserve benefits
- · Veterans Healthcare benefits
- · Veterans and Dependents benefits

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http://contentz.mkt6426.com/ lp/19265/93558/2014 Veterans Health Care Benefits 0.pdf





UPDATED (11/7/2014) - Check the growing list of Veteran-Friendly Organizations that provide discounts to veterans and active duty service members. http://www.veteranprograms.com/id1497.html

US Veterans Compensation Program

Pension & Compensation Scam

Federal auditors and local veterans are concerned about a novel lending practice that gives military pensioners money up front in exchange for signing over monthly benefits for a period of time. The industry markets itself to veterans who are in need of quick cash, not as predatory lending. In exchange for signing over future monthly pension payments for a certain period of time, veterans are promised a lump sum in advance, with few strings attached. After the time period ends, they're told, they'll get their monthly payments back. Cases are difficult to take to court because the contracts include clauses that prevent veterans from participating in class-action suits and lock them into arbitration. The company tells veterans that they can make an affordable loan to them, but ultimately the contract they sign is contrary to how it was pitched, where over five-year periods veterans end up paying back five to eight times the money borrowed.



Income Taxes

Pension Protection Act of 2006



Many people (including tax) preparers) are unaware of the deductibility of health insurance premiums from pensions of retired "Public Safety Officers" (police, fire, U.S. Individual Inc chaplain, or member of a

rescue squad or ambulance crew). This deduction, authorized by the Pension Protection Act of 2006, permits a Public Safety Officer to exclude up to \$3,000 from their pension income to pay for health insurance or long term care insurance.

Q. How can you find out if health insurance premiums are being deducted from your pension?

A. Review your pension statement and look for an amount being deducted for health insurance (AETNA, HIP, GHI, etc.).

Q. How can you determine if the premium (up to \$3,000) was deducted from your tax return?

A. Go to line 16b of Form 1040 and look for the letters "PSO". If PSO is indicated, the premiums were deducted. If PSO is not indicated, compare the total dollar amount listed on line 16b with your 1099R box 2a from the pension system. Generally, if the amounts are the same, your health insurance premium deductions may not have been deducted.

Q. Is there anything that can be done if the health insurance premiums were not deducted?

A. Yes, the individual could amend their tax returns for any tax year that is still open. As of today's date, the individual is still able to amend 2011, 2012, and 2013 tax returns. Whether to amend or not may depend on the amount of the health insurance premiums being deducted from the pension and other factors.

Distributions to public safety employees. Effective on enactment of the new law, public safety employees are exempt from the 10% tax on distributions before age 591/2 if the distribution is made after a separation from service that occurs at age 50 or later. In addition, after 2006, retired public safety employees can exclude from income up to \$3,000 per year in distributions from governmental plans used to purchase health insurance or long-term care insurance.

http://worldatwork.org/waw/adimLink?id=15322

9/11 tax breaks clarifie

BY RIDGELY OCHS

ridgely.ochs@newsday.com

The Internal Revenue Service has updated publications on tax relief for victims of terrorist attacks, making it easier for 9/11 responders to apply for the littleknown tax breaks.

Weeks after the 9/11 attacks, Congress passed the "Victims of Terrorism Tax Relief Act of 2001," which said that disability benefits given as a result of illness or injuries linked to 9/11 and two other U.S. terror attacks are not taxable. And, the law said, if someone died as a result of a terrorist attack, his family is entitled to a minimum tax refund of \$10,000.

But the IRS never updated its publication to explain the benefits and many World Trade Center responders were unaware of them or conabout whether they were eligible.

After Sen. Kirsten Gillibrand (D-N.Y.) received several inquiries from she responders, called IRS Commissioner John Koskinen to urge the agency to clarify who is eligible.

Last month, the IRS updated the publication and created a Web page explaining the benefits.

"Sadly," thousands of our injured and sick heroes and the families of the dying faced unnecessary obstacles and are unaware of their right to they tax relief are owned," Gillibrand said in a news release.

Benjamin Chevat, executive director of 9/11 Health Watch, said the change will mean money to real people."

The benefits, detailed in IRS Publication 3920, apply to victims, survivors and some dependents of those killed during the Sept. 11, 2001, attacks, the 1995 Oklahoma City bombing, and the 2001 anthrax attacks.

Disability payments, including Social Security Disability Insurance payments, aren't taxable if they are for injuries or illnesses contracted directly from one of those attacks.

And federal income tax liabilities for people who died from injuries or illnesses related to Sept. 11, Oklahoma City or the anthrax attacks are forgiven.

Income tax is forgiven going back to 2000 (1994 for victims of the Oklahoma City attack) whether a person was killed in an attack, died later because of an attack or by participating in rescue or recovery operations.

A minimum of \$10,000 in relief is provided if the deceased person's total tax forgivêness is less than \$10,000.

The regular statute of limitations on tax returns and tax refunds applies, which means a person has three years to file a refund claim. For most people, that means 2011, 2012 and 2013 returns.

To get an overview of ne benefits, go to: go to: irs.gov/Individuals/Tax-Relief-for-Victims-of-Terrorist-Attacks

For a copy of publication 3920, go www.irs.gov/publication tions/p3920/ar02.html

Or you can call an IRS hotline at 866-562-5227.

THIS AND THAT



How Long to Keep Documents

Document	How Long to Keep It
Bank statements	1 year, unless needed to support tax filings
Birth certificates, marriage licenses, divorce decrees, passports, education records, military service records	Forever
Contracts	Until updated
Credit card records	Until paid, unless needed to support tax filings
Home purchase and improvement records	As long as you own the property
Household inventory	Forever; update as needed
Insurance, life	Forever
Insurance, car, home, etc.	Until you renew the policy
Investment statements	Shred your monthly statements; keep annual statements until you sell the investments
Investment certificates	Until you cash or sell the item
Loan documents	Until you sell the item the loan was for
Real estate deeds	As long as you own the property
Receipts for large purchases	Until you sell or discard the item
Service contracts and warranties	Until you sell or discard the item
Social Security card	Forever
Social Security statement	When you get your new statement online, shred the old one
Tax records	7 years from the filing date
Vehicle titles	Until you sell or dispose of the car
Will	Until updated

Create Your Filing System

Generally, your home file should include all the items you refer to frequently including bills, warranties, bank statements, etc. You'll also need a secondary storage location for your more important, difficult to replace papers, such as passports, vehicle titles, birth certificates, etc. A fireproof/waterproof safe may be one possibility, but it's better to store those records in a location away from home, such as a bank safe deposit box. For more information see: http://www.usa.gov/Topics/Money/Personal-Finance/Managing-Household-Records.shtml

Simplify Your Life Cut Down on Mail Solicitations

You can cut down on the amount of mail solicitations you receive - including credit card, insurance, and magazine offers; catalogs; requests for donations; retail promotions; and bank offers. (Bills, statements, notices and political mailings cannot be stopped.) Go to the Direct Marketing Association Web site at www.dmachoice.org to select what mail and e-mail you wish to receive or not receive. DMA requires all its

member organizations-which collectively account for 80 percent of the total marketing mail in the United States - to participate in its opt-out program.

You should place your home phone number or numbers, including any personal wireless phone numbers, on the national Do-Not-Call list. Callers are prohibited from making telephone solicitations to those number(s). Your number or numbers will remain on the list until you remove them or discontinue service - there is no need to re-register numbers. www.donotcall.gov

Health and Welfare

OFFICE of LABOR RELATIONS

What Survivor Benefits are available from the Management Benefits Fund?

The survivors of a deceased MBF member are provided basic City health insurance coverage, Dental benefits, Superimposed Major Medical coverage, and Vision Care benefits.

Survivors who are also City employees must reinstate City health benefits for both the employee and eligible dependents by contacting their Agency benefits representative. Survivors who are City retirees must reinstate City health benefits for both the retiree and eligible dependents by contacting the Employee Health Benefits Program Retiree Division at (212) 513-0470.

For how long are survivor benefits available?

MBF provides benefits to survivors for a period of three years from the date of the member's death.

Do survivors have to pay a premium for coverage?

No. The cost of survivor coverage is fully paid by the Fund.

Who is covered for survivor benefits?

Coverage is provided to a surviving spouse/domestic partner and eligible dependent children of a deceased member.

How does a survivor apply for benefits?

above \$107,000 up to \$160,000

above \$160,000 up to \$214,000

A surviving spouse or dependent child should first notify the Fund of a member's death. Subsequently, the Fund will send an application form for completion. Coverage will be maintained retroactively to the date of the member's death pending receipt and approval of the

Medicare.gov Medicare.gov

In spite of doomsdy predictions that Medicare rates would dramatically increase as a result of the Affordable Care Act, the U.S. announced that the rates for 2015 will be the same as 2014.

Medicare.gov

If your yearly income in 2012 (for what you pay in 2014) was				
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2014)	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$104.90	
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$146.90	
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	Not applicable	\$209.80	
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 and up to \$129,000	\$272.70	
above \$214,000	above \$428,000	above \$129,000	\$335.70	
If your yearly income in 2013 (fo	r what you pay in 2015) was		You pay (in	
File individual tax return	File joint tax return	File married & separate tax return	2015)	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$104.90	
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$146.90	

WHAT TO DO WHEN YOU BECOME ELIGIBLE FOR MEDICARE

Not applicable

above \$85,000 and up to \$129,000

\$209.80

\$272.70

above \$214,000 up to \$320,000

above \$320,000 up to \$428,000

When you or one of your dependents becomes eligible for Medicare at age 65 (and thereafter) or through special provisions of the Social Security Act for the Disabled, your first level of health benefits is provided by Medicare. The NYC Health Benefits Program provides

In order to maintain maximum health benefits, it is essential that you join Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) at your local Social Security office AS SOON AS YOU BECOME ELIGIBLE.

If you do not join Medicare, you will lose whatever benefits the city would have provided. The City of New York Health Benefits Program supplements Medicare but does not duplicate benefits available under Medicare.

Additionally, should you not elect Medicare Parts A and B, you will be charged a significant penalty at a later date should you wish to obtain Medicare benefits. This penalty will apply each and every year in the form of a significantly higher Medicare Part B premium rate

Also, Medicare-eligibles must be enrolled in Medicare Parts A and B in order to be covered by a Medicare HMO plan. The City of New York continues to reimburse 100% of your Medicare Part B premium on an annual basis. There is no charge for Medicare Part A. You must provide a copy of your Medicare card and completed Medicare Reimbursement Application to the City of New York in order to receive your annual Medicare Part B reimbursement.

Health and Welfare

Health Care Web Sites

Mayo Clinic: http://www.mayoclinic.org/

Health Information, Resources, Tools & News Online:

http://www.everydayhealth.com/

Find a Doctor | Doctor Reviews | Hospital Ratings:

http://www.healthgrades.com/

Medicine.net http://medicine.net/

National Institute of Health: http://nih.gov/

Health and Medical Information: http://

www.bettermedicine.com/

Prescription Drug Information, Interactions & Side Effects"

http://www.drugs.com/

Health community, health information, medical questions:

http://www.medhelp.org/

Health knowledge made personal: http://www.wellsphere.com/home.s

Your Source for Reliable Health Information: http://

healthfinder.gov/

Free Diet Plans: http://sparkpeople.com/

The Web's most visited site about children's health:

http://kidshealth.org/



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NOSTALGIA

POLICE-MEN NEWS Transfers-Appointments News pertaining to those in blue

2 December 1882

Greenpoint- Police Sergeant Alfred L. BATTERSBY, who has been seriously ill for the past three months, is reported to be in a dying condition.

14 December 1882

AN INSANE POLICE SERGEANT

Police Sergeant BATTERSBY, of the Seventh Precinct, on the advice of his wife and relatives has been committed to the Flatbush Lunatic Asylum on a certificate from Dr. MALONE, of 11 South Second street. He has been off duty for the past three months. The trouble is thought to be softening of the brain produced by alcoholism.

15 December 1882

A POLICEMAN'S SPREE

Charges of drunkenness have been preferred against Officer Gustave WESSMAN, recently of the Mounted Squad. WESSMAN, who is a brave fellow, was injured will stopping a runaway horse, and General JOURDAN on Wednesday detailed him as harbor master at Wallabout Basin. WESSMAN celebrated the event by getting drunk, and two officers of the Fourth Precinct arrested him before they knew he was a policeman. General JOURDAN will inquired into the matter.

A RETIREMENT AND THREE PROMOTIONS

Police Commissioner JOURDAN to-day: retired Sergeant Alfred BATTERSBY, who is insane, Promotions: Roundsman Arthur H.JOHNSON, Thirteenth Precinct, made Sergeant to the Seventh Precinct, Patrolman John HAMILTON, Fifth Precinct, made Roundsman and to the Thirteenth,

Patrolman James CAMPBELL made assistant telegraph operator at Headquarters at \$1,100 a year.

16 December 1882

Greenpoint-Sergeant Arthur JOHNSTON, who was promoted from a roundsman yesterday, reported at the Seventh Precinct Station-house last night for duty.

TWO DWELLING BURNED

A fire, due to an unknown cause, broke out yesterday in the cellar of the two story frame dwelling, No. 195 Palmetto street and damaged the building, which is owned by Morris RICH, \$1,200. Thomas HALL, the occupant, sustained a loss of \$300 on his furniture, which is not insured. The flames communicated with the dwelling No. 197, which is owned and occupied by Policeman Charles WESTFIELD, and was damaged \$800. Insured.

18 December 1882

Police Sergeant Alfred L. BATTERSBY, who was removed to the Insane Asylum at Flatbush last week, was brought back to his home on Saturday and died there this morning, at none o'clock, of softening of the brain.

He was a past commander of Mansfield Post G.A.R., and a member of Greenpoint Lodge of Free Masons. He was a member of the police forcefor fourteen years.

20 December 1882

Greenpoint-The funeral of the late Sergeant BATTERSBY will take place from his late residence on Eckford street to-morrow afternoon.

Greenpoint-Patrolman McKEE of the Seventh Precinct, was found on his post, Tuesday morning in a beastly state of intoxication and was arrested by Sergeant JOHNSON. He was placed in a cell and yesterday morning was fined ten dollars by Justice NACHER. He was suspended from duty by Commissioner JOURDAN yesterday, and last evening he arrested a man and brought him to the Station-house and charged him with drunkenness. Captain WOGLOM refused to hold the man.

OFFICER WESSMAN'S CASE DISMISSED

Officer Gustave WESSMAN, who was arrested by two Fourth Precinct officers a few nights since on a charge of drunkenness, was before Commissioner JOURDAN to-day and offered testimony on which the case was dismissed. The officer was assigned permanently to the Harbor-mastership at the Wallabout.

NOSTALGIA

23 December 1882

SERIOUS CHARGES

The Allege Ill Treatment of the Late Sergeant BATTERSBY of the Flatbush Lunatic Asylum -- Investigation by a Post of the G.A.R. A committee of six members of Mansfield Post, G.A.R., met at the house of the late Sergeant BATTERSBY in Greenpoint last evening to investigate ill treatment at the Lunatic Asylum at Flatbush, which his widow alleges was the immediate cause of his death. Counsellor H. M. DAVIS occupied the chair. The evidence of Dr. SWEENEY and a number of others witnesses who had examined the body was listened to.

Mrs. BATTERSBY's statement was to the effect that when on Saturday last, she visited her husband at the Asylum, she found him lying uncared for and comfortless on a rough bed with his clothing torn. He held his hands over his head and piteously beseeched her not to strike him; he was covered with bruises. She removed him immediately though not without words with the authorities who threatened to put her in a cell.

Other witnesses, among whom was Dr. SWEENEY, testified to the bruised condition of the deceased's body. Dr. SHAW, the Superintendent of the Asylum, says, in reply to Mrs. BAT-TERSBY's charges, that she refused to listen to reason in the matter of taking her husband home in a dying state, and behaved in so excitable, a manner that he had told her if she went on in that way he would have to keep her as a patient; but he did not, of course, mean this in seriousness.

He denied any ill treatment of the deceased on behalf of himself and his assistants.

A FOOLISH AND UNJUST ACCUSATION

The late Sergeant BATTERSBY's 10-year-old daughter went to the Seventh Precinct Station-house on Thursday and asked to see Captain RHODES. On being presented to the Captain, she handed him the shield worn by her father with the following remarks: "Captain, mama sent you papa's shield, which you and Sergeant JOHNSON have won by murdering him." (30 December 1882)

LUNATICS - ARE INMATE OF THE FLATBUSH

ASYLUM ILL-TREATED

The Commissioner of Charities and Corrections met at the Lunatic Asylum at Flatbush yester-day afternoon to continue the investigation into the alleged ill-treatment of the last Police Sergeant ALFRED L. BATTERSBY at the Asylum. Among the gentlemen present were Hon. RIPLEY ROPES, State Commissioner of Lunacy Smith Assistant District-Attorney BACKUS, a committee of six members of Mansfield Post, G.A.R., and Drs. SHAW and FERRIS, of the Asylum. Mrs. BATTERSBY, dressed in deep mourning and closely veiled, sat on the lounge with her brother-in-law, Mr. JOHN H. BATTERSBY....

OFFICER McKEE DISMISSED

Police Officer James J. McKEE of the Seventh Precinct was yesterday dismissed from the force by Commissioner JOURDAN for drunkenness.

26 December 1882

Greenpoint-Police Commissioner JOURDAN appointed Charles JACKSON, of 162 Calver street, a patrolman on the police force this morning.

DEATH OF CAPTAIN CHAS. B. PENDLETON

Captain Charles B. PENDLETON died at his home, 161 DeKalb avenue, at an early hour yester-day morning of heart disease, in the sixty-seventh year of his age. He was born in Dighton, Mass. He was for thirty years captain and owner of the bark Lucy Thompson, which carried freight between New York and Liverpool. In 1866 he abandoned the sea and entered the firm of John W. MASON & Co., shipping and commission merchants, doing business at No. 46 Broadway, New York, with whom he was connected until his death.

29 December 1882

A POLICE SERGEANT RESIGNS

Police Sergeant STRONG, of the Thirteenth Precinct, to-day tendered his resignation to Commissioner JOURDAN. The Sergeant has just recovered from a long continued period of physical disability, and intends following some other business more suited to a man of his years. He has been on the force more than twenty years, has been connected with the police forces of New York and Jersey City, and has served under nineteen Captains.

NOSTALGIA

30 December 1882

The Fifth Sub-Precinct to be Opened on Monday -Promotions and Transfers.

The fifth Sub-Precinct, with Sergeant JOHN BRENNAN in command, will be opened on Monday morning next and to-day Commissioner JOURDAN announced the following promotions and transfers in that connection:

Roundsman J. ADDISON CORWIN, of the Thirteenth, and ALEXANDER BARR, of the Eighth Sub-Precinct, to be Sergeants at the Fifth Sub-Precinct;

Roundsman JOHN M. HAMILTON, of the Thirteenth Precinct, and Roundsman EDWARD BROWN, of the Fifth, to be Roundsmen in the Fifth Sub, and eight patrolmen from the Fifth, and two from the Fourth and Thirteenth Precincts each, to do patrol duty in the Fifth Sub.

Patrolman WILLIAM WEISER, of the Sixth Precinct, was made Roundsman and transferred to the Fifth Precinct, and Patrolman MILES O'REILLY, of the Ninth, made Roundsman and transferred to the Thirteenth.

All the promotions, General JOURDAN said, were made solely on the ground of merit. He had intended promoting others, but upon looking over their records found he could not conscientiously do so as they had not reported a single excise violation in the present year and were necessarily guilty of neglect. He said there were at present two vacancies, but that among all the applicants for promotion there was not one whose record warranted his advancement.

Forgotten NYPD Police History

Mike Bosak

November 25, 1783: A Significant Date in the History of Policing New York City

On this date in 1783, the British surrendered N.Y.C. to Gen. George Washington at 12 noon.

The NYC Watch [American] established its headquarters at 51 Water Street and took responsibility for policing the city at sunset. The authority used for establishing the Watch was the October 23, 1779 New York State Act, titled: "To Provide for the Temporary Government of the Southern Parts of the State Whenever the Enemy Shall Abandon or be Disposed of the Same." This act declared "that measures should be devised for apprehending and securing all offenders, until they can be brought to trial in due course of law." Therefore troops were authorized to "apprehend, and confine in close custody, in such place or places as he shall appoint for the purpose, all persons who shall commit any felony, riot, breach of the peace, or other offence or misdemeanor whatsoever, after the passing of this ordinance." This act was printed in the local patriot newspapers and on hand-bills, and then distributed to the patriots throughout Westchester, Manhattan, Richmond and Long Island.

The first "Captain of the Watch" under American rule was Aaron Gilbert. Gilbert was also the last "Captain of the Watch" under the English when the redcoats controlled the city.

Captain Aaron Gilbert submitted his formal proposal for the Watch's organization and its rules and regulations to police the city to Mayor James Duane and the Common Council on Feb. 24, 1784*.

The ordinance was approved and the "City Watch" was officially given primary responsibility for maintaining law and order and policing New York City with various other city agencies for the next 62 years until the establishment of New York City's second 'NYC Municipal Police Department' on August 1, 1845.

*On Feb. 24, 1784, Aaron Gilbert's formal rank was "Captain of the Watch". He was also the first to hold the title of "Captain of Police" in N.Y.C. Later he was appointed New York City's first "Superintendent of the Watch," (Equivalent to today's NYPD rank of "Chief of Department".) a position he held until Monday, October 29th, 1787.



Membership Meeting Minutes November 11, 2014

Call to Order and Opening Prayer

President Harvey Katowitz called the meeting to order with the Pledge of Allegiance at 6:40 PM with 82 members, 5 new members and 10 guests present.

This was followed by the invocation.

Harvey then read the names and circumstances surrounding the deaths of the 16 police officers who died in the line of duty between last month's and this month's membership meeting. This was followed by a moment of silence for these officers and our military personnel who have made the ultimate sacrifice protecting our country.

In honor of Veterans Day, Harvey acknowledged all veterans in attendance by asking them to stand. He announced that our oldest member, George Peterson was a WW II veteran.

Roll Call of Officers

President: Harvey Katowitz Vice President: Dave Schultheis Treasurer: Ben Pepitone

Secretary: Scott Hickey - Excused

Sgt. at Arms: Harry Dobson Trustee: Frank Aquilone Frank DeMasi Trustee: Trustee: Bob Fee Trustee: Brenda Jordan Trustee: Bernard Roe Historian: Joe Kozlowski **Donald Sanchez** Chaplain:

Introduction of Guests: Jeff Foltz & Rebecca Makla - History Teachers at Covenant Day School, Bob Makla, husband of Rebecca, West Point alumni, Capt. Will Grooms, George Peterson, Jr., CMPD Police Customer Service Manager/Ret. City of Hollywood Lt. Jim Weaving, Sharon Fraigian, wife of our guest speaker.

Introduction of Guest Speaker: Shai Fagan was born and raised in the center of the Galilee in Carmiel, Israel. His mother grew up in Maine and his father was born in Iran.

He began his military career at age 14 at the IDF Junior Command Preparatory Boarding School in Haifa.

He entered the IDF in 2003 in flight school through the Air Force and then moved to the Army's Special Forces- the 846th Reconnaissance unit.

Shai moved on to become a Sergeant assigned to the Special Forces Sergeant School, and then proceeded to Officer School. After graduating with honors, he went back to his unit to become the Officer in charge of all Counter Terrorism and combat training. He then shifted to an infantry unit in the 84th brigade (Givati) in the 424th Battalion where he served as Platoon Commander, Company Executive Officer, Company Commander, and Battalion Executive Officer.

In 2010 Shai left the military and was promoted to Executive Officer of the Brigade for his reserve duty. Throughout these years he has served on all Israeli borders, and participated and commanded in all major wars and operations including: Second Lebanese War, Operation Cast Lead, Pillar of Defense and most recently Protective Edge.

After he completed his degree in Economics and Supply Chain Management at Bar Ilan University, Shai joined the founding team of the Birthright Israel Excel Program. During this time he began pursuing his culinary passion as a chef. He has worked in top restaurants in Tel Aviv, New York, Chapel Hill and Charlotte.

Shai met his wife Sharon, a native Charlottean, in Tel Aviv, and they moved to North Carolina in 2012.

Shai gave an informative oral, video and slide presentation about the history of the Gaza Strip and Israel's most recent offensive, "Operation Protective Shield" to prevent Hamas from firing rockets at and entering Israel to commit acts of terrorism. He also discussed Israel's dilemma in preventing collateral civilian damage during the operation.

Review of October's Minutes: A motion made by Ben Pepitone and seconded by Bernard Roe to waive the reading of the Minutes was approved.

Sickness & Distress: Tony DeMasi, father of Frank DeMasi passed away Nov. 2

Communications & Bills: None

Report of Officers

President

- Harvey showed members two styles of Club polo shirts and will begin taken orders for shirts after receiving a price from our distributor.
- Members were reminded to give a timely responses to the membership meeting Evite.
- Harvey is in the process of arranging for a representative of the Camp Lejeune Marine Corp Wounded Warriors Battalion to attend December's membership meeting during which a check representing the profit from the Jimmy LaRossa Memorial Golf Tournament will be presented to the Wounded Warriors Battalion.
- Snacks left over from the golf tournament and a \$50 check was donated to the "Welcome Home Veterans Military Museum" a 501c3 tax-exempt Veterans nonprofit whose Mission is "To ensure the memory of, and support to, those who serve through Welcome Home Veterans Military Museum at Richard's Coffee Shop ".
- Members were reminded that 2015 Dues are due.

VP: Nothing to report.

Treasurer:

Club Checking Account as of 10/31
Beginning Bank Balance: \$18,095.21
Deposits: \$ 9,501.00
Payments: (\$ 1,650.44)
Ending Bank Balance: \$25,945.77

Samantha LaRossa Trust Fund as of 10/30.

Beginning Balance: \$14,751.75 Interest: \$.37 Balance \$14,752.12

A motion made by Kevin Gribbon and seconded by Frank Aquilone to accept the Treasurer's report was approved.

Secretary: Excused.

Trustees:

Frank Aquilone: Nothing to report.

Frank DeMasi: Frank thanked the members for their support and condolences on the passing of his father

Bob Fee: Nothing to report. Brenda Jordan: Nothing to report. Bernard Roe: Nothing to report.

Sgt. at Arms: Nothing to report.

Historian: Nothing to report.

Committee Reports

Social: Dave Schultheis discussed the after Holiday Dinner Party

Membership: 331

Old Business: Nothing to report

New Business:

Proposition for Membership:

Ret. NYPD Sgt. Charles Rice - MTTF

Ret. NYPD Officer Joe Green - TNT/Narcotics Ret. NYPD Det. Kevin Cappelmann - 103sqd.

Ret. NYPD Det. Steve Dorn - Queens Sex Crimes

Ret. NYPD P.O. Robert Chomicki - Range Ret. NYPD Lt. Daniel Divers - 78 PDU Ret. NYPD Det. George Whalley - 103 Pct.

Ret. Garden City, NY PD P.O. Errol Wedra

Returning member, Ret. NYCHA P.O. John Broder

A motion made by Vinnie Orsini and seconded by Joe Kozlowski to accept them as members was approved.

Good of the Club:

50/50 of \$170 was won by Jeff Felipe

Harvey wished the members a Happy Thanksgiving

Motion to adjourn the meeting: A motion made by Jim Houston and seconded by Sam Reiver was approved.

Next Meeting December. 9



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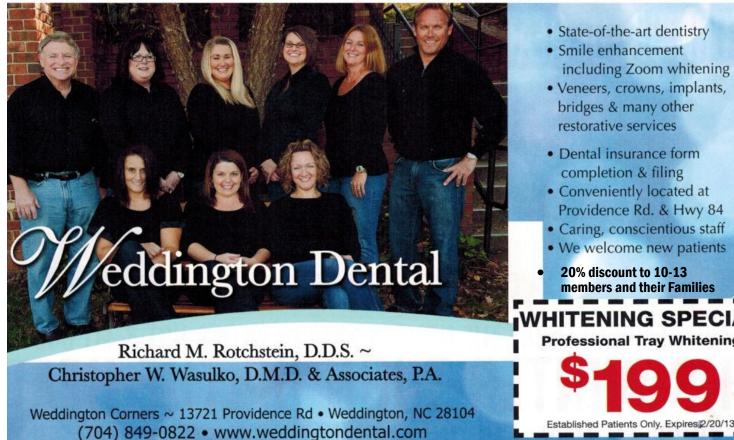


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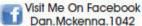
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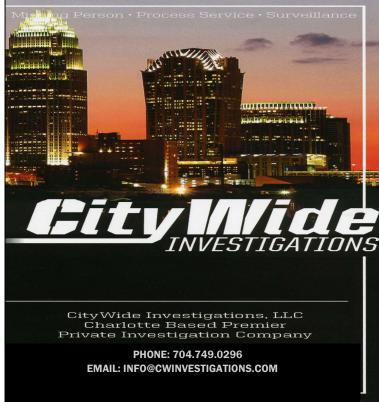
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