



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
AND OTHER LAW ENFORCEMENT OFFICERS



Club Officers

Volume 7 Issue 12

10-13

December 2015

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.

Since the inception of our Club we have attempted to recruit additional doctors in the Charlotte area to become participating GHI providers. Several of our efforts have been fruitful, but some have been thwarted by what appears to be incompetence or indifference on the part of GHI employees.

To address this problem I sent a letter to the President of Emblem Health Inc. and asked our members to do the same. Additionally I sent a copy of the letter to the presidents of the Raleigh and Wilmington 10-13 Clubs and asked that they have their members also write letters. If you have not already written a letter, please do it ASAP.

A copy of my letter to use as a reference is included in this newsletter on pages 15-17.

The following information was provided by REMA member Al Baker (Ret Lt SA ESU) who did the research.

The issuance of new or replacement ID cards to retired members of the service is **optional**.

The new ID card policy is mandatory only to current employees of the department.

If a member retired, *for example*, 20 years ago, his/her retirement ID card is considered valid by the department, indefinitely.

Retirees should bear in mind that their indefinitely valid ID card might have indeed been issued prior to the birthday of an investigating, on-duty police officer.

Should a retiree opt to appear at headquarters to apply for a new ID card, he/she will be processed through a background check [state and federal] which will be completed during the visit of the retiree. The new ID card will then be exchanged 'card for card' with the retirees' old ID card. If the retiree does not possess the old ID card, then he/she **MUST** present an **original document** reporting the lost/stolen nature of the old card as issued by the reporting agency – copies or case numbers will **not** suffice.

As to firearms restrictions noted on ID cards, it is based upon a *case-by-case*, specific circumstance, in which such a prohibition is required.

These facts were obtained by phone, this date, from the NYC Police Department, Identification Card Unit – Room

Our Next Membership Meeting Is
Tuesday, December 8 at 6 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205

<http://www.charlotte10-13.com/>

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PRESIDENTS MESSAGE

In September I asked our members to write letters to their State representatives asking them to support the 9/11 Health and Compensation Reauthorization Act. The responses we received from our representatives were non-committal and contained political double talk. I am happy to report that one of our members finally received a positive response from a NC State legislator.

ROBERT PITTENGER
9th District of North Carolina
<http://pittenger.house.gov>

Congress of the United States
House of Representatives
Washington, DC 20515

224 Cannon
Office Building
(202) 225-1976

November 23, 2015

Mr. Robert Foley
xxx xxxxxxxxxxxx Circle
Waxhaw, North Carolina 28173-9387

Dear Mr. Foley:

Thank you for contacting me regarding H.R. 1786, the James Zadroga 9/11 Health and Compensation Reauthorization Act. Your opinions are invaluable to me, and I appreciate you taking the time to share them.

Representative Carolyn Maloney (D-NY) introduced H.R. 1786 on April 14, 2015. This legislation would amend the Public Health Service Act to permanently extend the World Trade Center Health Program Fund and the September 11th Victim Compensation Fund. H.R. 1786 has been referred to the House Energy and Commerce Committee, House Budget Committee, and House Judiciary Committee. Should it come to the floor for a vote, I will support it.

Thanks again for contacting me. Your suggestions are always welcome, and I hope you will continue to share them. Serving as your Congressman is an honor, and if I may ever be of assistance, please do not hesitate to call.

Sincerely,



Robert Pittenger

I am also happy to report that there now appears to be a strong bipartisan support for the Act.

Nov 18, 2015 Press Release

WASHINGTON – Reps. Carolyn B. Maloney (D-NY), Jerrold Nadler (D-NY) and Peter King (R-NY), and Dan Donovan (R-NY) today released the following statement on growing support for a permanent reauthorization of the World Trade Center Health Program under the James Zadroga 9/11 Health and Compensation Act:

“With more than 250 House cosponsors, and 66 Senate cosponsors, it is clear that a strong bipartisan majority of Congress supports a permanent reauthorization of the James Zadroga 9/11 Health and Compensation Act.

Sadly we again mourn the loss of another hero who succumbed to the aftermath of the WTC terrorist attacks. On Nov. 7, Lt. Marci Simms, 107 Precinct, lost a 16 month battle with Stage 4 cancer. Please keep her family in your thoughts and prayers.

And as we begin this holiday season please continue to pray for a speedy and complete recovery for our brother and sister officers who are battling 9/11 related illnesses. There but for the grace of GOD go you or I.



From the entire 10-13 Club Board

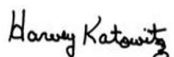
**MERRY
CHRISTMAS**

**HAPPY
NEW
YEAR**

We Wish You and Your Family

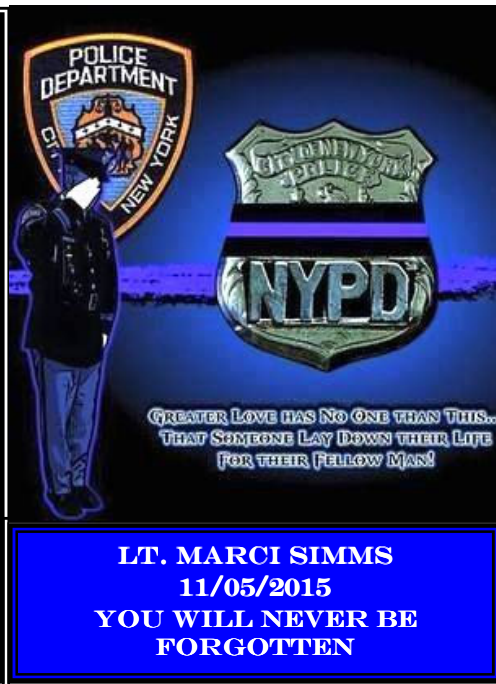
A Happy, Healthy and Blessed New Year.

Fraternally,



Harvey Katowitz

Lt. Marci Simms Must Never Be Forgotten



NYPD Lt. Marci Simms dies from 9/11-related illness, family says

BY Thomas Tracy and Rich Schapiro — Saturday, November 7th, 2015 'The New York Daily News' (Excerpts)

NYPD lieutenant Marci Simms, 51, died at her Long Island home, 16 months after she was diagnosed with stage 4 lung cancer.

The Brooklyn-born officer contracted the disease after toiling at Ground Zero for more than four months, her relatives said.

"She was just a truly amazing human being — one in a million," said Simms' sister, Susan Fosco, 63.

"She was an angel. She was a saint. She was my hero."

A Kensington native, Simms was the youngest of six children.

She joined the department in Aug. 1998 after graduating from John Jay College of Criminal Justice.

Simms worked out of Manhattan and Brooklyn before eventually joining the 107th Precinct in Flushing, Queens, in May 2013.

"Her heart's desire was always to be a policeman," Fosco said.

Simms was still a rookie police officer — with just three years on the job — when the World Trade Center was reduced to rubble.

Simms was among the thousands of first-responders who reported to the smoldering site for recovery and clean-up efforts.

"The dust was powdery soft, the air was gray and when I would breathe it in I could feel my throat burning," Simms was quoted as saying in an online story by Stony Brook University School of Journalism student Brendan Jones.

Simms was diagnosed with terminal lung cancer in June 2014. As the disease ravaged her body, Simms' husband Keith cared for her around the clock.

Fosco, after finalizing the funeral arrangements, said her little sister lived life on her terms — even to the end.

We MUST NEVER FORGET OUR FALLEN HEROES



There will be a street renaming for slain Det. Brian Moore on Friday, December 11, 2015 at 1000 hrs in front of the 105 Precinct Station House.



The Queens Village intersection at which the 105th Precinct station house is located will be renamed by the city in honor of Det. Brian Moore, an officer in the precinct who was killed in the line of duty in May.

The city announced that the intersection of 222nd Street and 92nd Road will be renamed Detective 1st Grade Brian Moore Way.

Moore, 25, was a member of the 105th's anti-crime unit. He was on patrol with his partner, Officer Erik Jansen, when they drove up to a man they suspected had a gun.

The man fired into the unmarked car, hitting Moore in the head. He would die two days later at Jamaica Hospital Medical Center.

The decorated officer was posthumously promoted to detective by NYPD Commissioner Bill Bratton



It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done them better.

The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood, who strives valiantly; who errs and comes short again and again; because there is not effort without error and shortcomings; but who does actually strive to do the deed; who knows the great enthusiasm, the great devotion, who spends himself in a worthy cause, who at the best knows in the end the triumph of high achievement and who at the worst, if he fails, at least he fails while daring greatly.

So that his place shall never be with those cold and timid souls who know neither victory nor defeat.

[Theodore Roosevelt](#), "Man in the Arena" Speech given April 23, 1910

NOVEMBER MEMBERSHIP MEETING



Club President Harvey Katowitz & Dr. Phil Solomon



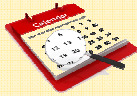
Harvey Katowitz & Andy Jacobson, CEO 1.800MD



Harvey Katowitz & HR-218 Instructor Tommy Evans



MEMBERSHIP



2016 Monthly Meeting Dates

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



Suncoast 10-13 Club, Inc. President Tommy Moore passed away on November 26, 2015. RIP



The following members joined our Club in November

Ret. NYPD Capt. Vinny Abenne
Ret. NYPD Sgt. Sal Pirello
Ret. NYPD Det. Eddie St. John (Re-applied)
Ret. NYPD Ptl. Thomas Banks
Ret. NYPD P.O. Ed Nau (Re-applied)
Ret. NYPD P.O. Michael Reynolds
Ret. NYPD P.O. Kim Lewis-Quinlin
Ret. CMPD Officer Maurice McDonald



SICK DESK UPDATE

Al Sheppard is battling stage 4 cancer.

Timothy Russ is still hospitalized and unresponsive.



Keep These Date(s) Open

January 9, 2016 - After Holiday Dinner Party

BIRTHDAYS



DECEMBER

Hansen, Bob	Dec 1
Rabinowitz, Mike	Dec-1
Erker, John,	Dec-2
Sheppard, Al	Dec-2
Kenary, Michael	Dec-4
Bohn, Richard	Dec-6
Cole, Peter	Dec-6
Howley-Divers, Anne	Dec-6
Neyland Robert	Dec-7
Katowitz, Harvey	Dec-8
Randazzo, John	Dec-8
Jordan, Brenda	Dec-9
Nelson, Neil	Dec-9
Galanos, Glenn	Dec-10
Rojas, Richard	Dec-10
Dorn, Steve	Dec-15
Hynes, Christopher	Dec-15
Peterson, George	Dec-15
Nau, Ed	Dec-16
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



If you have not paid your 2015 dues please do so now using the Dues Renewal Form on page 32.



Don't be shut out. If you have not already paid for the Club's January 9,

After Holiday Dinner/Dance Party please do so ASAP.

See page 11 for menu and further information



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 345 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	John Erker	516-445-3494	516-445-3494	erk8449@yahoo.com



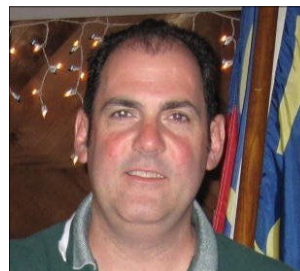
Brenda Jordan



Bob Fee



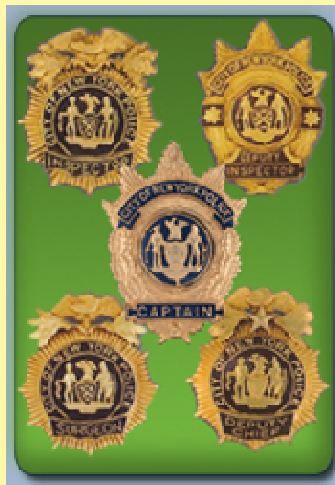
Bernard Roe



Frank DeMasi



John Erker



On June 26, 2015, President Obama signed the "Defending Public Safety Employees Retirement Act" into law. This new law has a feature that allows public safety officers to receive distributions from "defined contribution" retirement plans at age 50 without being subject to the added 10% penalty on early distributions from a qualified plan. The new law is effective December 31, 2015. We have taken steps to apply this feature to the SOC Annuity Trust Fund to allow penalty free distributions after retirement at age 50 instead of the current age 55. We hope to have more information in the next few weeks.

NYPD CEA 2015 Meeting Schedule

Day, Date	Time	Location
Wednesday, Dec. 9	6:00 pm	El Caribe 5945 Strickland Ave Brooklyn, NY 11234

Line Organizations July's



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

Retired members should contact Verizon Wireless Customer Service at (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.

Personalized LBA Cards 2016

Dear LBA Members:



The Lieutenants Benevolent Association will be offering personalized 2016 LBA Cards. Each LBA member will continue to receive 5 generic LBA cards at no cost, and will now have the opportunity to order customized inscriptions on the LBA cards at the cost of \$1.00 per card. All proceeds will go to the LBA's Charitable and Scholarship Fund.

We are now accepting orders for personalized cards. (see example above) Card orders will begin to be filled and forwarded in early November.

Click here <http://nypd-lba.org/wp-content/uploads/2015/10/LBA-Personal-Card-Order-Form-2016.pdf> for an Order Form. The form includes all the information necessary to process your orders. If you have any questions in regards to this matter please contact Sal DelRosario at the LBA

EDWARD MULLINS
PRESIDENT



ROBERT GANLEY
VICE PRESIDENT

Sergeants Benevolent Association

35 WORTH STREET, NEW YORK, NY 10013-2935



Dear Fellow Sergeant,

In light of the recent terrorist attacks in Paris, France, in which a soccer stadium was targeted, the SBA demands that Roger Goodell, the Commissioner of the National Football League, change the policy that forbids on and off-duty and retired law enforcement personnel from carrying firearms into NFL stadiums. This is not only a law enforcement issue, it is a public safety issue that must be immediately addressed. NFL stadiums are often publicly funded and receive monetary incentives paid by tax dollars. We urge all law enforcement personnel nationwide to sign this petition to help put an end to this illogical ruling that puts the lives of so many fans at great risk. We ask everyone to get involved and make your voice heard. Please pass along this petition to everyone you know. This issue is vital to public safety and we at the SBA will not stand for it.

<https://www.change.org/p/nfl-u-s-senate-maryland-governor-maryland-state-house-ohio-governor-ohio-state-house-pennsylvania-state-house-pennsylvania-governor-illinois-governor-illinois-state-house-michigan-govern-nfl-compromises-public-safety>

As always, stay safe!

Fraternally,

Ed Mullins

Line Organizations



The Detectives' Endowment Association, Inc.
Police Department , City of New York

Newsletter

Dear DEA Member,

The NYPD Hispanic Society has come up with a [change.org](http://www.change.org) petition to call on the federal government to pass legislation making it a federal crime to murder a Law Enforcement Officer.

Over the past year, several Police Officers have been assassinated in cold blood, and this presents a clear and present danger to the safety of the public.

The murder of a federal Law Enforcement Officer or even a working K-9 or working Horse with a federal LEO agency is already a federal offense.

Why not amend the law to include all Police Officers throughout the United States, including Puerto Rico, where many Officers have also been assassinated?

The cold-blooded murders of **NYPD Detectives Rafael Ramos, Wen Jian Liu, Brian Moore, Randolph Holder**, and countless others in our nation calls for changes in our laws.

Cop-killers need to know they will receive the ultimate penalty for their heinous crimes.

We are asking our elected officials and the citizens of the U.S.A. who support law enforcement to join with us in calling for the enactment of legislation to make it a federal crime to kill any Law Enforcement Officer.

Please click on the following link and sign the petition.

<https://www.change.org/p/jim-sensenbrenner-pete-king-make-it-a-federal-crime-to-murder-any-police-officer-in-the-u-s>



Retired Detectives of the Police Department City of New York, Incorporated 1955 "We Have Served Faithfully"

The RDNY Organization is a registered non-for-profit corporation under section 501c3 of the IRS Code. A copy of our most recent Annual Filing can be obtained through the organization or New York State Department of Law (Office of the Attorney General) Charities Bureau, 120 Broadway, New York, NY 10271, www.charitiesnys.com

To become a member, please complete the membership application that can be accessed at http://rdny.org/images/RDNY_Membership_Application_2015.pdf

Membership fees are as follows:

Initiation (New Member) \$10.00

Annual Dues \$30.00 = Application Total \$40.00

Once you have completed the application form, please enclose your Check *and* Application and mail to this address:

Retired Detectives of the Police Department of the City of New York
P.O. Box 3310
Farmingdale, NY 11735-3310

For additional information you may contact *Brian Carroll, RDNY Treasurer* at (516) 732-1095, email: iirish@optonline.net, or you can visit us on-line at www.rdny.org. We look forward to your participation

Line Organizations

THE NEW YORK CITY PATROLMEN'S BENEVOLENT ASSOCIATION

PBA UPDATE

www.nycpba.org

Patrick J. Lynch President



November 11, 2015



PBA-Recorded Video

Pat Lynch and PBA board officers joined Congressmen Dan Donovan and Peter King, State Senator Marty Golden, Assemblywoman Nicole Malliotakis, 9/11 first responders and others at the Bravo Ambulance Company in Brooklyn to urge Congress to pass a permanent renewal of the Zadroga Act. Watch the PBA recorded video of the full event: <http://www.nycpba.org/news/pba-video/pba-151112-zadroga-full.html>

Vision Plan

The PBA Health and Welfare Fund Vision Plan provides coverage for periodic eye examinations and prescription eyewear through a contract with Davis Vision.

In-Network Benefits Provided

The Plan provides one (1) comprehensive eye examination per twelve (12) month period and one (1) set of prescription eyewear (choice of eyeglasses or contact lenses) per twelve (12) month period to members and their eligible dependents when obtained using a Davis Vision Network Provider.

Eyeglasses

The Vision Plan provides coverage for one pair of prescription eyeglasses from Davis Vision's Fashion, Designer, or Premier Collections at participating provider locations. Optional lens enhancements are available with copayments.

Contact Lenses

You may choose to use your eyewear benefit for contact lenses, in lieu of eyeglasses, from Davis Vision's contact lens formulary. If you elect to apply your eyewear benefit to contact lenses, your contact lens evaluation, fitting, and follow-up will be covered as well. Please be aware that contact lens evaluation, fitting, and follow-up are not covered if you use your benefit for eyeglasses or select contact lenses that are not part of Davis Vision's formulary.

To view PBA Contact Lens Formulary Collection click here: <http://www.nycpba.org/benefits/contact-lens.pdf>

Exclusive Benefits at Visionworks Locations

Enhanced benefits are available by visiting Visionworks locations. Visionworks carries an expanded eyeglass frame selection that is not available at other provider locations. You may also obtain a free contact lens evaluation, fitting, and follow-up at Visionworks locations regardless of whether you decide to use your eyewear benefit for glasses or contact lenses.

Contact Davis Vision

You can sign up for online access to your Vision Plan benefits at www.davisvision.com or call Davis Vision at (800) 999-5431 for information about your eligibility for exams and eyewear and to find participating providers.

Links to Police Line and Fraternal Organization websites

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



<http://www.nycdetectives.org/>



<http://members.sbanyc.org/>



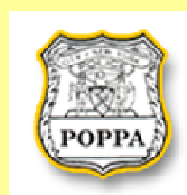
<http://www.nypd-lba.org/>



<http://www.nypdcea.org/>



<http://nypdpea.com/>



<http://www.poppainc.com/>



<http://www.nypdpolicesquareclub.org/>



<http://www.nypdemeralds.com/>



<http://www.nypdcolumbia.org/>



<http://www.nypdshomrim.org/>



<http://ww2.nypdpulaskiassoc.org>



<http://nypdstauben.org/>

What's Happening

NYPD 10-13 Club of Charlotte

After Holiday Dinner Party

Saturday January 9, 2016 , 7PM

The Blue Heron at Carolina Lakes Golf Club

\$50 - Includes Appetizers, Dinner, Dessert, Four Alcoholic Drinks, Singer & DJ

MENU

7-8pm

Stationary Appetizers

Nacho Bar w/ Cheese Queso, Salsa, Sour Cream & Black Beans

Passed Appetizers

Grilled Chicken Skewers w/ Honey Glaze

Pesto Cream Cheese Stuffed Mushrooms

Salad

Chopped Romaine, Shredded Carrots, Sliced Cucumbers, Grape Tomatoes,

Shredded Cheese, Julienned Red Onions, Ranch & Italian Dressing

Starches

Baked Potato w/ Butter & Sour Cream on the Side

Vegtables

Roasted Vegetable Medley w/ Squash, Zucchini

Tomatoes & Steamed Broccoli w/ Cheese

Entrée

Chicken Picatta

Braised Beef Tips

Dessert

NY Style Cheesecake w/ Raspberry Syrup

Key Lime Pie

Beverages

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

If you will not be at the December meeting to pay for the dinner/dance, please send a check to
NYPD 10-13 Club of Charlotte, NC
137 Cross Center Rd. Suite 150
Denver, NC 28037-5009

Health and Welfare

9/11 Health

NYC 9/11 Health Update

November 2015

World Trade Center Health Registry 2015 Annual Report

In this report, you will find recent Registry findings on posttraumatic stress disorder (PTSD), asthma, respiratory symptoms, gastroesophageal reflux symptoms (GERS), rheumatoid arthritis, birth outcomes and other health outcomes. Brief videos explaining some of these findings can also be found at nyc.gov/9-11HealthInfo.

If you have any questions or need a copy of either survey, please contact **866-NYC-WTCR (866-692-9827)** or wtchr@health.nyc.gov, or visit nyc.gov/9-11HealthInfo.

About the Registry

The World Trade Center Health Registry is the largest post-disaster public health registry in United States history, tracking the health of more than 71,000 people directly exposed to the World Trade Center disaster. The Registry was established by the New York City Department of Health and Mental Hygiene and the federal Agency for Toxic Substances and Disease Registry. The National Institute for Occupational Safety and Health has funded the Registry since May 2009.

9/11 Treatment Referral Program (TRP)

The Registry's TRP was created to help enrollees and others who might be eligible get care for 9/11-related health problems at no out-of-pocket cost. If you, a loved one or someone you know has a 9/11-related health problem, contact the Registry's Treatment Referral Program at **888-WTC-7848 (888-982-7848)**.

WTC Health Program

The federal WTC Health Program provides medical services for 9/11-related health problems at no cost to eligible responders and survivors. For more information, call **888-982-4748** or visit www.cdc.gov/wtc/.

Findings Reported at 2015 Conferences

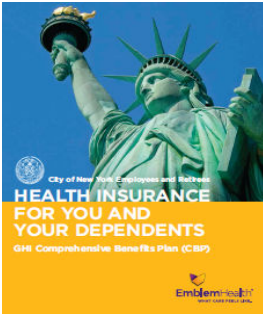
1. **Asthma:** Working at the Staten Island landfill during the cleanup after 9/11 was associated with new-onset asthma, even after controlling for other risk factors.
2. **Drug-Related Overdose Deaths:** Preliminary results suggest that enrollees who died from drug-related overdoses had 9/11-related exposures and PTSD. This study is ongoing.
3. **Rheumatoid Arthritis:** Preliminary results suggest that enrollees who were caught in the dust cloud on 9/11, had PTSD or served as a responder were more likely to report probable rheumatoid arthritis. This study is ongoing.
4. **Gastroesophageal Reflux Symptoms (GERS):** 9/11-related asthma and PTSD were associated with the persistence and subsequent development of GERS. The combination of either condition with GERS was associated with decreased quality of life.
5. **Persistent Lower Respiratory Symptoms (LRS) Follow-Up Study:** Many Lower Manhattan residents and workers who participated in a 2010 study were found to have resolved lower respiratory symptoms by 2014. However, participants with PTSD were more likely to have persistent LRS.
6. **Adverse Birth Outcomes:** Among infants delivered to Registry enrollees between September 11, 2001 and December 31, 2010, low birth weight and pre-term deliveries were associated with 9/11-related exposures and probable PTSD during the earlier part of the study period (through 2003). This study is ongoing.

To see the entire report got to: <http://www.nyc.gov/html/doh/wtc/downloads/pdf/registry/wtchr-annual-report2015.pdf>



Our Club presently has 5 members who are being treated for 9/11 related cancers and 2 members who are being treated for 9/11 related respiratory/pulmonary illnesses.

Health and Welfare



I still receive many inquiries from members who are unsure of what medical coverage they have through GHI.

Thanks to Club member Mike Conover here is a link to the City of New York Health Insurance For You And Your Dependents Handbook. <http://www.emblemhealth.com/~media/Files/PDF/NYC%20Certificate%20of%20Insurance.pdf>

The handbook contains information of all of the medical coverage provided to NYC employees and retirees covered by GHI Comprehensive Benefits Plan.

Additionally, many members are still unaware of the GHI Catastrophic Coverage provided by the Superior Officers Council, Sergeants Benevolent Association and the Detectives Endowment Association..

This benefit was established to assist members and **eligible dependents** to defray some of the non-covered medical and surgical expenses incurred for services rendered by non-participating or out-of-net-work providers and to provide coverage for catastrophic illness. The below information is listed on their respective websites.

SOC

Members must incur out-of-pocket expenses of more than \$4000.00 per year. (Out-of-pocket expenses are those medical and hospital charges that are considered reasonable and customary by GHI and that are not reimbursed by either the City Health Plan or private insurers).

Members must produce a statement of services, explanation of benefits form and cancelled checks for expenses submitted. Reimbursement is based on a contract year (January - December) 100% of GHI reasonable and customary charges based on the current profile.

The maximum lifetime benefit is 2 million dollars.

The SOC provides a self-funded \$1,000 direct reimbursement payable to the member after the member has submitted, qualified paperwork under the GHI Catastrophic Rider outlined above and the member still has a minimum of at least \$4,000.00 of out-of-pocket qualified. The exclusions and restrictions are the same as the requirement for the catastrophic coverage benefit.

For example you may have paid \$10,000 dollars out-of-pocket expenses, but GHI's payment schedule only deems the reasonable and customary payment for the services to be \$6,000 dollars. The Member pays the remaining \$4,000 dollars of the balance and may now be eligible to receive \$1,000 dollars from the SOC Catastrophic Benefit.

The first \$25,000 is covered for Private Duty Nursing care and thereafter 50% of the remainder with a lifetime cap of \$50,000 per person. The cap for in-hospital Mental Health charges is \$10,000 individual lifetime maximum.

SOC – After a \$4000 annual family deductible, GHI pays 100% of reasonable and customary charges based on a current profile with a maximum lifetime payment of \$250,000 per person.

Limitations: The first \$25,000 is covered for private duty nursing care and 50% thereafter of the remainder with a lifetime cap of \$50,000 per person. The cap for in hospital mental health charges is \$10,000 per person.

<http://nypdsoc.com/retcatastrophic.html>

SBA—Eligibility

SBA members are eligible, as well as spouses/domestic partners and dependent children who are covered under a participating provider organization (PPO) or a point-of service (POS) plan presently being offered by the New York City Employee Health Benefits Program.

Definition of PPO and POS

Participating provider organization (PPO) indemnity plans offer the option to use either a network provider or an out-of-network provider for medical and hospital care. PPO plans contract with health care providers who agree to accept a negotiated payment from the health plan and predetermined co-payments from subscribers as payment in full for a schedule of medical services provided. When the subscriber uses a non-participating provider, the subscriber is subject to deductibles and/or a higher price schedule. GHI/CBP is an example of a PPO.

Point-of-service (POS) plans offer the freedom to use either a network provider or an out-of-network provider for medical and hospital care.

Continued next page.....

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

If the subscriber uses a network provider, health care delivery resembles that of a traditional HMO, with prepaid comprehensive coverage and little out-of-pocket costs for services.

When the subscriber uses an out-of-network provider, health care delivery resembles that of an indemnity insurance product, with less comprehensive coverage and subject to deductibles and coinsurance. HIP PRIME POS and U S. Health Care (QPOS) are POS plans. The SBA H&W Fund catastrophic coverage plan does not cover subscribers of exclusive participating organizations (EPOs) because they do not provide any out of network benefits.

The catastrophic coverage benefit

The benefit pays up to 100 percent of reasonable and customary eligible expenses after a \$2,000 out-of-pocket annual deductible per person has been reached. Eligible out-of-pocket expenses are those SBA H&W Fund medical and hospital expense charges that are considered reasonable and customary by the basic City Health Plan and are not fully reimbursed by the City Health Plan or private group insurers.

Benefit limits and maximums

There is a lifetime maximum benefit of \$250,000 per covered person. Within this lifetime maximum are the following:

- (1) Mental health in-hospital care of \$10,000.
- (2) Required and approved private duty nursing is covered in full for the first unpaid \$25,000 and then at 50 percent for the remainder up to a lifetime maximum of \$50,000.

Services or charges not covered by the catastrophic benefit

In addition the benefit exclusions of the SBA H&W Fund, the catastrophic benefit does not cover outpatient psychiatric care and prescription drug charges. Ineligible charges such as experimental procedures or services not approved by the member's health plan are likewise not covered by this benefit. Medical, surgical and hospital charges incurred for services rendered by non-participating PPO providers or out-of-network POS providers must be approved by the member's health plan.

Submitting an SBA catastrophic benefit claim

Once you have reached the \$2,000 out-of-pocket, per-person annual deductible, obtain and submit the catastrophic claim benefit form to the Fund office for processing. Instructions are printed on the form.

<http://sbanyc.net/documents/benefits/health&Welfare/additionalBenefits/catastrophicBenefitInformation.pdf>

DEA—There are two parts to the DEA Catastrophic coverage. The first part is an extra rider that the DEA purchased through GHI. There is a \$4,000 deductible (retired members) per calendar year.

Claims for non-participating doctors are submitted through GHI for their basic allowance. Because GHI's payment schedule is so low the member always has an out of pocket expense. When the difference between what your doctor's charges and what GHI allows exceeds \$4,000 you may apply for the DEA catastrophic benefit.

(For example. Bills submitted to GHI are for \$20,000, GHI's basic allowance is \$5,000, your responsibility is the remaining \$15,000. You would send your GHI statements showing the above to the DEA, we would in turn forward it to GHI to be reprocessed under the DEA/GHI Catastrophic Rider. Of the remaining \$15,000 out of pocket expense*** GHI would minus the \$4,000 deductible and then GHI would send you a check for \$11,000. (Maximum benefit lifetime per family \$250,000).

The second part of the DEA catastrophic benefit is when you receive the Catastrophic payment from GHI, send the statement showing the \$4,000 deductible was met to the DEA and then the DEA itself will issue you a check for an additional \$3,000.

*** Please be advised that if GHI does not make an allowance for services rendered, that specific service will not be included in the calculations for catastrophic coverage.

There is also an additional benefit for Retired members under the DEA Catastrophic program . If your out of Pocket expense does not exceed \$4,000 but does exceed \$2,000

The DEA will refund expense between \$2,000 & \$4,000.

<http://nycdetectives.org/index.php/health-benefits-active-members/health-benefits-retired-members1/item/20-catastrophic-medical-expenses-retired>

Health and Welfare



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

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SUITE 150
DENVER, NC 28037



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November 21, 2015

Ms. Karen Ignagni
President & Chief Executive Officer
Emblem Health Inc
55 Water Street 12th Floor
New York, New York 10041

Dear Ms. Ignagni:

I am a retired NYPD Captain and president of the NYPD 10-13 Club of Charlotte, NC.

Our club is comprised of 258 retired NYPD officers who reside with their families in the Charlotte, NC area. 10-13 is the NYPD police code for "officer needs assistance".

There are twenty-nine 10-13 chapters in cities throughout the USA including Raleigh and Wilmington in NC. The Raleigh chapter has 120 retired NYPD officers and the Wilmington chapter has 105 retired NYPD officers.

Over the past 6 years as more NYPD retirees and their families have moved to the Charlotte area we have been attempting to recruit additional physicians, especially in specialty areas, to become GHI providers. Most of our efforts have been thwarted, often as a result of what appears to be roadblocks placed, or misinformation provided by EmblemHealth/GHI.

In one instance a GHI service representative told a medical administrator for a local physician that she would not recommend the physician becoming a GHI provider, that their insurance rates are lower than most insurance companies. See the enclosed letter from Teresa Helms, Administrator for CornerStone Ear, Nose & Throat.

Our most recent attempt involved Novant Health Inc, an integrated system of physician practices, hospitals, outpatient centers, etc, in the Charlotte, Raleigh and Wilmington areas of NC.

Here are a series of emails that will show some of the problems we have encountered with our efforts:

From: Wester, Jean [<mailto:jbwester@novanthealth.org>]

Sent: Tuesday, May 12, 2015 1:14 PM

Subject: GHI Conversation Status

Hi Harvey –
I hope this email finds you well.

As a matter of status, I have been in contact with Karen Yonkers at GHI who has advised that the network is closed. That means GHI is not accepting new applications for providers to join their network in NC.

NYPD 10-13 Club of Charlotte, NC



Health and Welfare

I found that odd given the adequacy issues you shared with me and which I saw on the website. Therefore, I shared your GHI card with her so she could access benefits and the correct network so we were on the same page when speaking about the needs of your CBP fellow members vs. those who have access to the Multiplan network.

If she uses the information on the card and the zip code (28277) I gave her, she will be able to see the number, or lack thereof, of in-network specialists for CBP plan members in this area and possibly make an argument for continued conversations for network expansion. Karen must get permission from her superiors to make an exception to open the network to new providers.

That is all I have to share at the moment, but I wanted to let you know where we were at this time.

Best regards,

Jean

Here are excerpts of an email I sent to Karen Yonkers at Emblem Health in regards to the above email;

Hi Karen.....I am curious as to why the network is closed for the Charlotte area.

I am aware that certain GHI subscribers can access GHI participating physicians through a Multiplan contract, but that is not an option for NYC retirees. As part of our retirement package, the only GHI plan that NYC retirees can participate in is the GHI Comprehensive Benefits Plan.

In addition to the NYC police, retirees and their families there are over 300 other NYC retirees and their families in the Charlotte area who would benefit from Novant becoming GHI Comprehensive Benefits Plan providers.

For the past 6 years we have been attempting to get more physicians, especially in specialty areas, to become GHI providers. Most of our efforts have been unsuccessful, often as result of what appears to be roadblocks from GHI.

I have attached a list of GHI providers in the Charlotte area who are part of the CPB Plan according to the GHI Website. The number of physicians on this list, especially in specialty fields, is inadequate to cover the medical needs of the NYPD retirees and their families. As a result of this several members have already switched their medical coverage from GHI to Aetna at a higher financial cost to them.

Novant Health has vast network of physicians in the Charlotte area and in other areas of NC where many other NYPD retirees live. Allowing them to participate in the GHI CBP plan will ease the burden on the families of NYC retirees in Charlotte.

I would appreciate it if you can give me a call at my home, 704-849-9234.

Thank You,

Harvey Katowitz

Here are excerpts of a recent email I received from a representative of Novant health Care

Harvey....."As a matter of status and to bring this concern full circle for you, we heard back from the GHI / Emblem Health representative, Becky Priest.

Emblem Health rejected our offer and did not counter with an alternative proposal. I assure you, NH mg's offer was very competitive with other payers in this market. That said, there is nothing more we can do at this time.

I hope you can use this information to possibly consider the alternative retiree plan during the upcoming open enrollment period. I offer that suggestion only to submit the idea that the alternative plan, while perhaps higher in premium, gains you a broader network.

Know I will keep the channels of communication open should Emblem Health wish to re-engage in conversation.

Please contact me if you have any questions."

Regards,

Jean Wester, FACHE
Business Development & Sales
Novant Health, Inc.
Tel: 704-384-9668
jbwester@novanthealth.org

Health and Welfare

Here are further examples of our efforts that have met resistance from EmblemHealth/GHI.

On Wed, Jan 21, 2015 at 9:52 PM, Val <val27253@aol.com> wrote:

Hi Harvey

A friend of mine who is a physician started his own practice recently and because he knows we retirees need more GHI doctors in the Charlotte area has submitted/requested to be a GHI in network doctor. From what I understand, his application was denied because GHI says there are enough in this area. We all know we need more. Dr Emery says the decision can be appealed and a letter to go along with the appeal from you and our 10-13 club might go a long way in making them reverse their decision.

I CC'd him and am including his contact information hoping you might be able to speak to him to see if there is anything we can do that might help all of us.

Thanks,
Val

From: Broehroe@aol.com [mailto:Broehroe@aol.com]

Sent: Tuesday, December 14, 2010 15:04

Afternoon Harvey,

These are the two doctors who called Kathleen Smith-McElhiney at Emblem Health Care a couple of times with no response back.

Mecklenburg Ear Nose and Throat
Mary Fischer: Practice Manager
704-370-1412

Carolina Asthma & Allergy Center
Tiera Burks: Office Director
704-998-0840

Mary tired again today.
Bernard

As you can tell from these emails, EmblemHealth's responses to our efforts to recruit physicians to become EmblemHealth/GHI providers have been frustrating to us. There are other examples I could provide to you.

As a result of this many of our retirees and their family members put off seeing a doctor or wait until they travel to NY, often at a risk to their health.

Five of our members have recently switched to Aetna for their medical insurance and several more have discussed doing so. My wife has also been pressuring me to do the same.

Your help in addressing the problems I have identified and in reopening negotiations with Novant Health Care will be appreciated. It will also show that you are being true to EmblemHealth's mission as stated on your web-site: *Our mission is simple:* To provide access to quality health coverage in ways that respect and respond to people's fundamental needs.

Sincerely,

Harvey Katowitz
President
NYPD 10-13 Club of Charlotte, NC, Inc.

Cc: John D. Feerick, Esq., Chair, EmblemHealth Inc.

Health and Welfare

Most Retirees Misjudge Life Expectancy

By Glenn Ruffenach

Many Americans are underestimating just how long they might live, a failing that's putting their retirement finances at risk. A new report from the Society of Actuaries finds that more than half of retirees and pre-retirees misjudge their life expectancy. Fully four in 10 underestimate the figure by five or more years.

The upshot: "Underestimation of life expectancy, together with having too short a planning horizon, can result in inadequate provision for retirement needs," the report states. "Even when individuals or couples do make a reasonably good estimate of remaining lifetime for people their age, far too few of them provide adequately for the consequences of out-living average life expectancy."

The report begins by noting how life spans continue to increase. In the past 50 years alone, life expectancy for newborn American males improved by an average of almost two years each decade, to 75.7 years in 2010 from 66.6 years in 1960. For females, the average increase was about 1.5 years per decade, to 80.8 years in 2010 from 73.1 years in 1960.

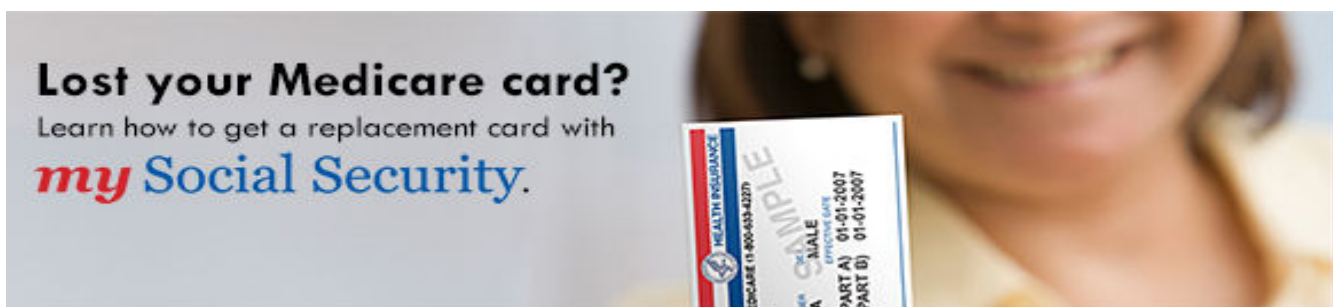
A male who reaches age 65 in average health has a 40% chance of living to age 85, the report notes; a female who reaches age 65 has more than a 50% chance of reaching 85.

The good news: The majority of surveyed retirees and pre-retirees believe they will live into their 80s. The not-so-good news: persistent gaps in knowledge about life expectancy. These gaps include, the report notes, "a failure to fully understand the variability in life expectancy, and to appreciate that about half of the people will outlive the average life expectancy of their age cohort."

For instance:

- ☐ 54% of retirees do not believe they will live as long as the average person their age and sex.
- ☐ 31% of retirees cite a life expectancy that is longer than the population average
- ☐ 46% of pre-retirees think they will live below the population average
- ☐ 41% of pre-retirees believe they will live longer than an average person of their age and sex.

Ideally, the society notes, "Improving the general public's understanding of longevity and what it means for financial planning should be a high priority for all those committed to ensuring a secure retirement for American seniors."



We are excited to offer another convenient online service that you can use with your **my Social Security** account. If you are a Medicare beneficiary and you have lost, damaged, or need to replace your Medicare card, you can now easily order a replacement Medicare card using your online **my Social Security** account. Even if you are not currently a Medicare beneficiary, please share this news with family and friends who might benefit from this new service. If you are still working, don't forget to use your **my Social Security** account to view your yearly *Social Security Statement* and verify the accuracy of your earnings record and obtain updated estimates of your future Social Security benefits.

Getting a Medicare replacement card is another convenient service that is only a few minutes away with your **my Social Security** account. Help us spread the word about the many benefits available with a **my Social Security** account at www.socialsecurity.gov/myaccount.

Health and Welfare



Battle brews over unclaimed life-insurance cash

By Dan Kane dkane@newsobserver.com

There's a little-known practice within the life insurance industry that allows many companies to hold onto unclaimed policies until the policyholder would have reached 100 years old, so long as those insurers have not been notified of the policyholder's death. As a result, beneficiaries may not find out about policies that would have helped them cover burial services or other expenses until decades later – if they are still alive by then.

In recent years, roughly 20 life insurance companies, in national agreements with states, have promised to identify dead policyholders and pay out their policies or turn the money over to the states as unclaimed property. But other companies are petitioning state lawmakers across the country to pass a law that would shield them from having to do the same thing.

The company often leading this effort is Kemper, and in North Carolina, where the state Senate has already passed the company's model legislation, a powerful local ally has emerged in N.C. Mutual Life Insurance Co. It is based in Durham and is one of the more prominent African-American-owned insurance companies in the country.

The legislation – Senate Bill 665 – would require these companies to begin regular death checks of policyholders for policies written after July 1, 2015. But the companies would not have to go through the tens of thousands of policies sold decades ago, which would mean they would only pay benefits on those policies if a beneficiary contacted them, or when the policy holder would have reached 100.

Only companies that used a Social Security death master file to shut down payments from annuity policies to people who had died would be subjected to audits of all of their policies. Kemper and N.C. Mutual say they haven't done that.

Insurance companies pay out most of these policies in a timely fashion, but the small percentage that remains unpaid could be worth more than \$1 billion nationally. In North Carolina, State Treasurer Janet Cowell estimates the Senate legislation could allow companies to hold on to more than \$60 million in unclaimed policies. The life insurance companies that settled with the states in the past few years have returned a combined \$4.4 billion in unclaimed policies to beneficiaries or to the states to hold in their unclaimed property funds.

Too much work?

State treasurers or controllers manage those funds – and provide searchable public websites that connect beneficiaries to the policy proceeds. That's how Parks found out about her mother's policy, after it had been turned over by MetLife as part of its settlement with state treasurers.

Cowell's department sent a memo to N.C. House members in May calling the Senate legislation a "money grab" by insurers. Kemper and N.C. Mutual see the issue differently. Kemper has roughly 100,000 and N.C. Mutual 150,000 small life insurance policies in North Carolina that reach back into the first half of the 20th century.

They see the potential for expensive audits ahead if the state legislation does not pass, forcing them to identify dead policyholders and then turn over the proceeds of unclaimed policies. Insurance laws in North Carolina and other states place the burden on beneficiaries to notify insurance companies when a policyholder dies, but the Treasurer's Office can audit the companies to make sure they are turning over unclaimed policies in a timely fashion.

"If companies that write these small ... policies have to do this, and that makes some of them insolvent and they have to turn in their license, then there's going to be an entire section of the population that's not going to have access to life insurance," said Robert Woolley, a former Louisiana state insurance commissioner now working for Kemper as a consultant.

Kemper and other insurance companies have persuaded lawmakers in Alabama, Arkansas, Georgia, Indiana, Mississippi, New Mexico, Tennessee and Utah to pass laws similar to the North Carolina legislation. On the flip side, at least 10 states have passed laws requiring every company to identify all unpaid policies.

WHAT YOU SHOULD DO

Taking out a life insurance policy? The best way to make sure your loved ones receive the money when you die is to tell them in person, in your will and by having a copy of the policy in a secure place, such as a bank deposit box.

Here's how to check whether you are a beneficiary:

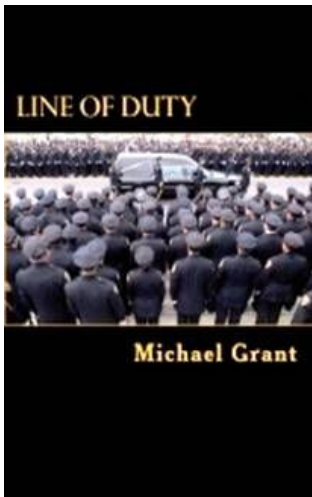
The State Treasurer has a website, nccash.com, that is searchable by name or company. If your name has changed through marriage or other circumstances, make sure to check under those names as well. You can also search by policyholder's name, which is important since parents may have listed a "son" or "daughter" as the beneficiary. Think also about where you, your parents and grandparents have previously lived and search those states. The National Association of Unclaimed Property Administrators has a website, naupa.org, that links to all states' funds.

Last year, the State Department of Insurance created a website for the public to simultaneously contact all insurance companies doing business in North Carolina to see if they have policies identifying them as beneficiaries. It's called the "Lost Life Insurance and Annuity Inquiry Service," and can be found at www.ncdoi.com/consumer/consumer_life_lost_policy.aspx.

Read more here: <http://www.charlotteobserver.com/news/business/article27868297.html#storylink=cpy>

What's Happening

Retired NYPD Lt. Michael Grant has two books that have been published.



First a major Harlem drug dealer is murdered. Next, an art dealer, and then a disbarred lawyer. All shot in the head execution style. Are they connected? When suspicions arise that this might be the work of NYPD cops, Detective Lieutenant Brian Shannon and Alex Rose from the Internal Affairs Division are told to get answers fast. To make matters worse, an upcoming drug commission to be headed by an ambitious State Senator creates a political firestorm in the police department as well as City Hall. Indications are that the senator is next on the hit list. Can these murderers be stopped in time?

This is the story of politics, corruption, pervasive violence, and ultimately, the struggle of a few good men to maintain their moral character in the pressure-cooker environment of big-city police work.

Line Of Duty is available in the following formats:

Kindle link: <http://www.amazon.com/dp/B0155E24BS>

Paperback link: <https://www.createspace.com/5725899>

All other eBook formats: <https://www.smashwords.com/books/view/576154>

OFFICER DOWN



It is 1991 and the United States Government has been pressing Colombia to extradite drug dealers to the U.S. In response, the cartel overlords join forces with an international terrorist group to form Puño Blanco, a narco-terrorist group, and initiate a daring and deadly plan: shift the battleground to New York City and export terrorism to the United States.

Officer Down is available in the following formats:

Kindle link: <http://amzn.com/B0147GFASY>

Paperback link: <https://www.createspace.com/5690423>

All other eBook formats: <https://www.smashwords.com/books/view/571284>

NYPD REUNION ANNUAL LUNCHEON

Thursday, February 11, 2016 NOON-4:00PM

\$40 per person (pay CASH 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 4th. If you plan to attend, PLEASE email the committee or call one of us before the February 4th deadline. Thank you!

Email attendance to: nypdluncheon@live.com

	New York	Florida
Bill Callahan	845-359-8183	954-788-8675
Tom Gallagher	732-730-2298	
Jack Harigan	914-967-0227	914-841-8552
Jim McFadden	914-337-4022	561-369-1781
Tom Mullen	914-961-7847	914-804-0213
Don Moss	845-359-7878	
Jim Peace	516-938-3249	561-731-2616

*In MEMORIAM: Tom McNulty



SCHOLARSHIP FUNDRAISER

New York Islanders v Minnesota Wild

Tuesday Feb. 2, 2016

7:00pm

at the

Barclay's Center, Brooklyn, NY

\$80 per ticket (incl. a donation to the Scholarship Fund)

*All monies must be paid in full by
December 16, 2015*

*The Pulaski Association of the Police Department City of New York, Inc. is a
recognized 501(c)(3) Organization. All donations are tax deductible.
EIN # 11-2698063*

**Contact Manhattan Trustee Gregory W. Chuna for more details
Texts are Okay (917) 751-4963 or (917) 417-3008**

THIS AND THAT



NYPD ANCHOR CLUB POPE CHALLENGE COIN
\$10.00 each plus \$1.00 shipping per coin

All proceeds go to the NYPD Widows and Children Events

Make check or money order out to NYPD Anchor Club

NYPD ANCHOR CLUB POPE CHALLENGE COIN
Order form

Name_____

Address_____

City_____ State_____ Zip Code_____

Coin Quantity_____ Total Amount_____

Mail to:

NYPD Anchor Club
Chaplains Unit, PSA#4
130 Avenue C Room 409
New York, New York 10009
ATT: PO Michael McInnis



THIS AND THAT

President Tony Perrone
National NYCPD 10-13 Organization, Inc.

2015 - 2016 NYS Legislative Agenda

The following NYS Legislative Bills are being supported by the National NYCPD 10-13 Organization, Inc.

As bills are revised, copies will be sent to Chapter Presidents

**Some bills have not yet been assigned numbers.

NYS SENATE ASSEMBLY STATUS OF BILLS
www.nyasembly.gov.leg
1-800-342-9860

NY state Legislation	Senate #	Assembly #
1. Health Ins. Protection	S3320	A3539
2. COLA Enhancement Bills	S39919	A
a. Reduce eligibility age from 62 to 55 with 5 years of service	S	A
b. Five year additional lookback for older retirees	S	A
c. Increase the COLA from 50% to 100% of CPI - Not to exceed 3%	S	A
d. Raise the maximum CPI from 3% to 5%	S	A
e. Raises the Surviving Spouse COLA from 50% to 100%	S	A
f. Increases the CAP \$18,000 to \$25,000	S	A
3. Veteran's Buy Back Bill (Active Employees)	S4124	A4313-A
4. Veteran's Supplementation (Retirees)	S5065	A07534
5. Health Insurance Protection (Police & Fire)	S3252	A

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
Social Security:	800-772-1213
GHI:	800-358-5500
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:	WWW.SSA.GOV
Veterans Admin. Website:	www.va.gov

Food for thought, just saying

"DO THE PEOPLE WHO ARE ALWAYS DEMANDING THAT THERE BE MORE 'TRAINING' FOR POLICE EVER SAY THAT THE HOODLUMS THAT THE POLICE HAVE TO DEAL WITH SHOULD HAVE HAD MORE TRAINING BY THEIR PARENTS, INSTEAD OF BEING ALLOWED TO GROW WILD, LIKE WEEDS?"
—THOMAS SOWELL



THE PATRIOT POST

STATISTICS SHOW THAT CRIMINALS



COMMIT LESS CRIME AFTER THEY'VE BEEN SHOT

THIS AND THAT



Social Security, Medicare changes are coming with new budget law

Robert Powell, Special for USA TODAY 11:46 a.m. EST November 13, 2015

President Obama signed into law a bipartisan budget bill last week that, among other things, changes — for better and worse — Social Security and Medicare laws. Here's a wrap-up:

- **File and suspend.** Currently, a married person — typically the higher wage earner in a couple — who's at least full retirement age could file for his or her own Social Security benefits and then immediately suspend those benefits while the spouse could file for spousal benefits. By doing this, the higher wage earner's benefits would grow 8% per year. In the meantime, the couple still get a Social Security check, and down the road the surviving spouse could get a higher benefit.

That option is ending for new filers starting May 1, 2016, so if you're interested, now's the time to apply. People already using this strategy will be grandfathered in until age 70.

Full retirement age is a magic number for Social Security benefits

- **Restricted application.** This is also being phased out. Currently, individuals eligible for both a spousal benefit based their spouse's work record and a retirement benefit based on his or her own work record could choose to elect only a spousal benefit at full retirement age, according to Social Security Timing. That would let them collect a higher benefit later on.

Under the new law, however, only those born Jan. 1, 1954, or earlier can use this option. Anyone younger will just automatically get the larger of the two benefits, according to Social Security Timing.

- **Social Security Disability.** The Social Security Disability trust was on pace to run out money next year and, as a result, millions of Americans were going to receive an automatic 19% reduction in their disability benefits in the fourth quarter of 2016. The new law fixes that by shifting payroll tax revenue from one Social Security trust fund — the Old-Age and Survivors Insurance Trust fund — to another, the Disability Insurance Trust fund.

Retirement: When you should take Social Security

- **Medicare Part B.** Some 30% of Medicare beneficiaries were expecting a 52% increase in their Medicare Part B medical insurance premiums and deductible in 2016. Under the new law, those beneficiaries — an estimated 17 million Americans — will pay about \$119 per month, instead of \$159.30, for Part B. (Some 70% of Medicare beneficiaries will continue to pay the same premium in 2016 as they did in 2015, \$104.90.)

Beneficiaries, however, will also have to pay an extra \$3 per month to help pay down a loan the government gave to Medicare to offset lost revenue. Plus, all Part B beneficiaries will see their annual deductible increase by 15% to about \$166 in 2016

The Chief

Civil Service LEADER
THE CIVIL EMPLOYEES' WEEKLY

Monday November 16, 2015

Democrats Look to Offset Social Security Freeze

The Chief/Updated: 5:39 pm, Fri Nov 13, 2015. By JOEL FRANK The Chief

"Fighting back against a zero COLA increase come 2016 in Social Security benefits, top Democratic senators including Elizabeth Warren, D-Mass., and presidential candidate Bernie Sanders, I-Vt., introduced legislation Thursday to boost Social Security and other benefits for seniors and the disabled."

"The bill, the Seniors and Veterans Emergency (SAVE) Benefits Act, would give about 70 million seniors, veterans, the disabled and others an emergency payment equal to 3.9% of the average annual Social Security benefit, about \$581—the same percentage raise as the top CEOs, the senators stated in a joint statement." Read the entire story at: <http://goo.gl/Zf6Xeu>.

"American seniors have been worried about our nation's ability to continue to pay out Social Security."

"As one retirement-bound Los Angeles resident puts it, "The money that I put aside now, it's not like that money is going to be waiting for me."

"Unfortunately, several leak-ed reports now confirm that these fears will become an ugly reality, very soon."

"Doug Bandow, a former special assistant to President Ronald Reagan, and a senior fellow at the Cato Institute, warns that seniors must plan for "Social Security's coming crash."

"And in an alarming article, U.S. News & World Report argues that payouts will inevitably end, and says you must learn how to "prepare for the end of Social Security" now.

"How could this happen?" Read the entire story at: <http://goo.gl/p7cqdV>.

Comment: Long before "payouts end," Social Security contributions will increase, the benefit formula will become less generous and the annual Cost-of-Living-Adjustment will be repealed.

My message to those still employed: Contribute all you can to the Deferred Compensation 457(b) and 401(k) Plans of the City of New York. Do the same if you are eligible to contribute to the New York State Deferred Compensation Plan.

The Deferred Compensation Plans of the City and State of New York are two of the finest defined-contribution-retirement savings plans in the nation.

With that said, last time I wrote about the fact that the city's Pre-Arranged Portfolio known as the Static Allocation Fund dedicates just 20 percent of its holdings to common stocks, with 80 percent to bonds. The New York State Deferred Compensation Plan uses the T. Rowe Price Retirement Income fund for its static allocation fund. It sports a fixed allocation of 40-percent stock and 60-percent bonds. This 40/60 ratio of stocks to bonds has proven to be, over the last 100 years, a near-perfect investment allocation for those just starting out with their first job, as well as for those approaching their 100th birth-day.

Should the Board of Trustees of the city's Deferred Compensation Plan decide to place ample weight (as the trustees of the state's plan has apparently done) on the fact that state and city retirees have Social Security and a state or city pension as their bedrock retirement-income stream, I'm confident the trustees will increase the Static Allocation Fund's exposure to common stock to at least 30 percent. Readers: What say you?

"Why? What drives us to spend too much even when we seem to make all the right moves?"

"Researchers are just beginning to understand—and the answers seem to lie in psychological impulses and blind spots that are tough for people to recognize, let alone overcome, in their day-to-day lives." This is a fascinating story—read it at: <http://goo.gl/IHrR0K>.

THIS AND THAT



THANK YOU
FOR WORKING THE HOLIDAYS SO OTHERS
CAN ENJOY THEIRS.

New GHI Participating Physical Therapist



Michael Grenada DPT
Owner
Weddington Physical Therapy & Wellness

13655 Providence Road
Weddington, NC 28104

704-246-7050 p
704-246-7544 f

Located in Weddington Corners
Shopping Center near Harris Teeter

HOURS:

Monday 8:00a - 7:00p
Tuesday 8:00a - 5:00p
Wednesday 8:00a - 7:00p
Thursday 8:00a - 5:00p
Friday 8:00a - 2:00p

From Lt. Dexter Wilson, Waxhaw PD

In light of the new requirements for HR218 qualifications I thought this might be useful for some of the guys.

Senate Bill 212 reads that a retired officer that has qualified under HR218 within the past 12 months may apply for a NC concealed carry permit without taking the concealed carry class. Just go to the Sheriff's office and show the HR218 card and tell them you would like a concealed carry permit.

SENATE BILL 212

Handgun Standards for Retired Sworn LEO

- Amends G.S. 14-415.12A.
- An individual who is a qualified retired law enforcement officer and has met the standards as approved by the North Carolina Criminal Justice Education and Training Standards Commission for handgun qualification for officers within the last 12 months is deemed to have satisfied the firearms safety and training course for purposes of applying for a North Carolina issued concealed handgun permit.

- Effective: October 1, 2015

North Carolina Sheriffs' Association
Proudly Serving the Sheriffs and Citizens of North Carolina since 1922



NYSRPA's Tom King Replies to
Questions on the Recent NYSRPA v.
Cuomo Win

October 20, 2015

The 2nd Circuit Court of Appeals has just released their decision on the SAFE Act legislation and it has resulted in the first permanent non legislative change. The Court upheld Judge Skretney's decision that the seven round magazine limit was an arbitrary number and unconstitutional limit. But also upheld the State's Assault Weapon ban. It's a great victory for the Gun Owners of New York State for two reasons; first it allows firearms owners to load 10 rounds and provides the impetus needed to reach our final goal the U.S. Supreme Court.

We want to thank NYSRPA Members, the National Rifle Association, the Gun Owners of New York State and everyone else who supports The New York State Rifle & Pistol Association's effort to defend the Constitution of the United States and the Right to Keep and Bear Arms of all citizens. Remember we have now reached the beginning of the end of our journey. Let's pull together and finish this fight with another victory. This time in the United States Supreme Court.

Tom King

THIS AND THAT



NORTH CAROLINA DEPARTMENT OF JUSTICE CRIMINAL JUSTICE STANDARDS DIVISION

ROY COOPER
ATTORNEY GENERAL

PO DRAWER 149
RALEIGH
27602-0149
PHONE: (919) 661-5980 • FAX: (919) 779-8210

STEVEN G. COMBS
DIRECTOR

MEMORANDUM

DATE: September 28, 2015
TO: Concealed Carry Handgun Instructors
FROM: Steven Combs, Director
SUBJECT: House Bill 562 and changes to N.C. Gun Laws.

With the signing into law of HB 562 by North Carolina Governor Pat McCrory, there were several changes made to our gun laws that might impact the classes taught by our Concealed Carry Handgun Instructors. The most significant change regarding carrying a concealed handgun was the change that allows a permittee to maintain possession of his handgun while on educational property as long as the permittee **does not** exit the locked vehicle while carrying the concealed handgun. If the handgun is not concealed on the individual's person, it must still be placed in a closed container of a locked vehicle or in a locked container securely affixed to the vehicle (i.e. motorcycle saddlebags). The permittee may remove the handgun from the vehicle only in response to a threatening situation in which deadly force was justified pursuant to NCGS 14-51.3. The change in the law does not remove the prohibition of having a weapon on posted private educational property.

The other significant changes were the variety of assaults that were once permanent bars to obtaining a CCH permit that have now been changed to "within three years of the application." This allows some individuals who were previously unable to obtain a CCH permit to now obtain the permit if the conviction is not within three years of the date on the application to obtain the permit.

The North Carolina Justice Academy has revised the "Red and Yellow" Books to reflect these changes. The current edition of the "Red" book or "Model" course is Roman Numeral V.

If you have any further questions regarding these changes please feel free to contact our office regarding these issues.

THIS AND THAT

BENEVOLENT ASSOCIATIONS

Patrolmen's Benevolent Association - <http://www.nycpba.org/index-flash.html>
Detectives Endowment Association - <http://www.nycdetectives.org/>
Sergeants Benevolent Association - <http://www.nypd-lba.org/>
Lieutenants Benevolent Association - <http://www.nypd-lba.org/>
Captains Endowment Association - <http://www.nypdcea.org/>



NEW YORK POLICE RELATED SITES

NYCPD - <http://www.nyc.gov/html/nypd/html/home/home.shtml>
NYPD Retirees Home Page- <http://www.nypd2.org/retirement/home.html>
National Police Support Network - <http://www.policesupport.com/>
Police Pension Fund - <http://www.nyc.gov/html/nycppf/html/home/home.shtml>
NYPD Widows & Children's Fund - <http://www.nycpba.org/fund/index.html>
Guide for Widower of a Retired MOS - http://www.nyc.gov/html/nycppf/html/retirement_services/death.shtml
Medicare Reimbursement - <http://www.nyc.gov/html/olr/downloads/pdf/healthb/irmaa.pdf>
NY Cop on Line Magazine - <http://www.nycop.com/>
The NYC Police Memorial - <http://nypd.police-memorial.com>
NYPD Angels - <http://www.nypdangels.com/index.php>
NYPD Memorial - <http://www.nyc.gov/html/nypd/html/home/memorial.shtml>

OTHER POLICE RELATED SITES

National NYPD 10-13 Organizations, Inc.- <http://www.nationalnycpd1013.org/>
The Fraternal Order of Police - <http://www.grandlodgefop.org/>
Coastal Carolina Shields - <http://www.coastalcarolinashields.com/>
PoliceOne - <http://www.policeone.com/>
International Police Association - <http://www.coastalcarolinashields.com/>
Law Enforcement Alliance of America (LEAA) - <http://www.leaa.org/>
National Association of Police Organizations (NAPO) - <http://www.napo.org/>
U.S. Department of Homeland Security
U S Department of Justice - <http://www.justice.gov/>

GOVERNMENT

NYC Employee Benefits - http://www.nyc.gov/html/olr/html/health/health_benefits_prog.shtml
New York City Gov http://www.nyc.gov/portal/site/nycgov/?front_door=true
New York City Council - <http://council.nyc.gov/html/home/home.shtml>
New York State Assembly - <http://assembly.state.ny.us/>
New York State Senate - <http://www.nysenate.gov/>
U S Senate Committee on Veterans Affairs - <http://www.veterans.senate.gov/>
House Committee on Veterans Affairs—<http://veterans.house.gov/about>
The United States Senate - <http://www.senate.gov/>
U.S. House Of Representatives - <http://www.house.gov/>
Library of Congress - <http://thomas.loc.gov/home/thomas.php>
FIRST GOV - <http://www.usa.gov/>
Social Security Admin. - <http://www.ssa.gov/>
Medicare - <http://www.medicare.gov/>
Dept. of Veterans Affairs - <http://www.va.gov/>
Emergency- ALERTS - <http://www.emergencyemail.org/>
White House Latest News - <http://www.whitehouse.gov/briefing-room/>

VETERANS SITES

Resources for Veterans in the USA - <http://articles.usa-people-search.com/content-resources-for-veterans-in-the-usa.aspx>
American Legion - <http://www.legion.org/>
Veterans of Foreign War - <http://vfw.org/>
National Association for Uniformed Services - <http://www.naus.org/dev/>
U.S. Veterans Legacy Project - <http://www.veteranslegacy.net/>
Patriot Files - <http://patriotfiles.org/>

MILITARY SITES

Fisher House - <http://www.fisherhouse.org/>
Freedom Alliance - <http://freedomalliance.org/>
Agent Orange - <http://www.publichealth.va.gov/exposures/agentorange/registry.asp>
Gulf War Illnesses - <http://www.publichealth.va.gov/exposures/gulfwar/>
Health of Veterans Institute of Medicine - <http://www.iom.edu/>
Medal of Honor Citations - <http://www.history.army.mil/html/moh/index.html>

NOSTALGIA

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

5 December 1906

On List For Captains

The new Civil Services list for police captains, good for four years, was made known today. Many Brooklyn men are on the list of 282 successful candidates in the examinations. In point of service as sergeants, three years, 66 are not eligible for promotion. The foremost Brooklyn men on the list are:

No.	Name	P.C.	No.	Name	P.C.
9----	LAHEY, William J-----	90.55	57----	SLOTT, Cornelius-----	86.75
13----	HUGHES, Edward P-----	89.23	60----	WHEELWRI????, James-----	86.70
15----	FRANK, Samuel-----	89.10	61----	SHEEHAN, Patrick J.-----	86.63
17----	O'CONNOR, John F-----	88.98	63----	DOOLEY, William J-----	86.56
18----	DULF??, John-----	88.85	64----	REIDY, M.J.-----	86.50
19----	POST, James H-----	88.79	65----	GILLER, James H.-----	86.43
24----	MURPHY, Thomas H-----	88.58	67----	GROSBACK, Phillips-----	86.33
28----	HARRINGTON, George E----	88.10	70----	MCCAULEY, Thomas-----	86.25
29----	O'CONNOR, Joseph-----	88.10	71----	COLEMAN, William A-----	86.10
31----	GILLESPIE, James-----	88.00	72----	DAVIS, Daniel-----	86.08
32----	COMBOY, F.J.-----	87.91	73----	MCCARTHY, James-----	86.03
34----	WALDEN, George J-----	87.38	74----	BREEN, Henry-----	85.94
35----	BURNS, Edward J-----	87.43	78----	SCHMIDT, John-----	85.85
37----	MURPHY, M.J.-----	87.49	80----	FLEMING, James E.-----	85.80
38----	GALLAGHER, Dennis-----	87.43	81----	HURLEY, George-----	85.79
41----	BOURKE, Edward J.-----	87.30	83----	DUNN, James-----	85.73
48----	CONEYS, W.J.-----	86.98	84----	DOLAN, Bernard-----	85.70
50----	CONLIN, J.J.-----	86.95	85----	MAST, Morris-----	85.68
51----	MAGUIRE, Thomas-----	86.90	86----	KENNEDY, James A-----	85.65
52----	TRUMOR, Joseph W-----	86.90	88----	PACHININ, Anthony-----	85.60
54----	MEYERS, Thomas-----	86.85	91----	DULFER, John-----	85.30
56----	DONAHUE, Thomas-----	86.79	102---	COOPER, James A-----	85.25

7 December 1906

Grafting Reporter and Policeman Sentenced.

Charles R. PRICE, for years Police Headquarters' reporter for the "Daily News" and Policeman John J. BRYAN, formerly attached to the Leonard street station, were sentenced to-day in the Court of Special Sessions, Manhattan, to pay a fine of \$250 each or twenty days in the Tombs prison on the charge of a violation of Section No, 53 of the Penal Code in having made a corrupt bargain, the object of which was to make Policeman James A. DONOHUE, a roundsman for \$200.

The courtroom was crowded with policemen who were interested chiefly because Third Deputy Police Commissioner MATHOT was the complainant. He broke into a room occupied by PRICE at 299 Mulberry street, on May 31, and after a chase caught BRYAN.

District Attorney JEROME made a plea for clemency for both men, saying that in the case of BRYAN he had served fifteen years on the police force, saved human life and won a medal of honor. In PRICE's case he said that the wife and children of the defendant and his aged mother were the main suffers of his guilt.

NOSTALGIA

POLICE-MEN NEWS continued.....

7 December 1906

Retired Policeman Drops Dead in Home.

Michael BOWE, 54 years old, of 344 Thirteenth street, was found dead this morning by his wife, who discovered him lying on the floor in the rear parlor of their home.

Death was the result of apoplexy, from which he has been a sufferer for two years. BOWE was a retired policeman. He had an excellent record.

10 December 1906

O'KEEFE STIRS UP POLICE CAPTAINS

Deputy Police Commissioner Arthur J. O'KEEFE blossomed out as an energetic orator when he addressed the captains of Brooklyn and Queens at the State street headquarters. Mr. O'KEEFE was very much in earnest and told the captains a few plain facts which didn't make them feel any better. The Deputy made it plain he wanted them to attend more strictly to their duties, and pointed out some of the evils which he wanted to remedy right away. Mr. O'KEEFE's recommendations were as follows:

First - Captains must be more courteous to citizens in general.

Second - They must pay attention to reports and complaints.

Third - They should look over their precincts at frequent intervals.

Fourth - They should be on the watch for prize-fighting.

Fifth - They should see that theatres do not violate the law, especially as to Sunday concerts.

Sixth - They should suppress rowdyism.

Seventh - They must make fuller and more complete reports to him and a recommendation or two wouldn't be amiss.

Eighth - They must be just in the matter of Sunday closing of stores.

Ninth - They must be on the lookout for gambling.

Tenth - They should not plead that they cannot accomplish work without the assistance of plainclothes men, who are not known to the persons in the precinct whom the police are after when they never ask for such men to be assigned to them.

11 December 1906

POLICE TRIALS

Peter J. REILLY, a policeman at the Flatbush avenue station, who on Nov. 7 walked into the station house and laid his shield on the desk before the sergeant, saying he was going to resign was before Deputy Commissioner O'KEEFE this morning in the trial room at Police Headquarters. O'REILLY was asked by the Commissioner what he meant by resigning from the force one day and returning two days after. Not receiving a satisfactory answer he fined O'REILLY three days pay.

Officers Christopher F. RYAN and James H. LIDDY were charged with being off their posts and in a saloon. Each was fined ten days' pay.

Patrolmen Thomas E. HULBERT, of the Astoria station, had his sentence suspended after O'KEEFE learned he had performed meritorious acts of the time of the SLOCUM disaster. HULBERT was charged with being absent three hours after roll call.

NOSTALGIA

POLICE-MEN NEWS continued.....

Although William STEVENS, of the Liberty avenue station has only been on the police force since May he has had six complaints made against him. He was in the court today for being absent from duty for twenty-six hours. O'KEEFE reserved decision, and his dismissal from the force is expected.

When F. E. BUCKLEY, of the Richmond Hill station, was asked why he had failed to discover a broken fire box he presented a diagram of his beat to the Commissioner. It showed that his beat was over four miles long and over fifty fire boxes were located in his territory. After the Commissioner had carefully perused the diagram he remarked to BUCKLEY: "The only way to cover your beat is to be a bird and fly around it. I dismiss the complaint. You may return to your station."

13 December 1906

BROOKLYN MEN LAND IN SERGEANTS JOBS

Police Commissioner BINGHAM today announced that he had promoted to the rank of sergeant Roundsman, James CLARE, of the Amity street station, and Detective George H. BUSBY, of the local headquarters staff.

CLARE'S name has been on the eligible list for more than a year, but it was said that because he had never reported a patrolman, MCADOO refused to appoint him. CLARE explained this morning that his district was small and that they men under him were especially capable patrolmen. He was sent to the Stagg street station.

Sergeant BUSBY was assigned to the Parkville station.



20th Pct. Circa 1900



Membership Meeting Minutes
November 10, 2015

President Harvey Katowitz called the meeting to order with the Pledge of Allegiance at 6:50 PM with 97 members, 6 new members and 5 guests present.

This was followed by the invocation and the reading of the names and circumstances of the deaths of the 16 law enforcement officers who died in the line of duty between last months 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.

The following Club officers were present:

President: Harvey Katowitz
Treasurer: Ben Pepitone
Secretary: Scott Hickey
Trustee: Frank DeMasi
Trustee: Bob Fee
Trustee: Brenda Jordan
Trustee: Bernard Roe
Historian: Joe Kozlowski

The following Club officers were excused:

Vice President: Dave Schultheis
Sgt. at Arms: Harry Dobson
Trustee: John Erker
Chaplain: Donald Sanchez

Introduction of Guest Speaker(s):

- Dr. Phil Solomon talked about the attempt by Novant Health Care to become participating GHI providers and how he is working with our members to get the highest reimbursement from GHI. He discussed 1.800MD a company that provides groups and individuals with fast and convenient access to quality medical care 24 hours a day, 7 days a week and 365 days a year for minor medical needs. He introduced Andy Jacobson, President of 1.800MD who advised members that 1-800MD is a cost-effective alternative Urgent Care Clinic visits after your primary care physicians normal business hours. Medical consultations are conducted by board certified, fully credentialed and licensed physicians that diagnose illnesses, recommended treatment and prescribe medications to its' members over the telephone, through secure email and bi-directional video.
- HR-218 Firearms Instructor Tommy Evans discussed the HR-218 class that he conducts at Eagles Range in Concord, NC. His next class will be on Nov. 16, 10am-2pm.

Review of October's Minutes: A motion to waive the reading of the minutes was made by Bernard Roe and was seconded by Kevin Gribbon. The motion passed.

Sickness & Distress:

- Timothy Russ is still in Presbyterian Hospital, unresponsive.
- Al Sheppard is battling stage 4 cancer.
- Albert Ehresman, Father of Ralph Ehresman passed away on Oct. 22.
- Harvey acknowledged Ed Hendrickson who was at the meeting and is recovering from the removal of a kidney due to a 9/11 related cancer.

Communications & Bills

- Harvey reported that the following information was received from Lt. Dex Wilson, Waxhaw PD. The State of North Carolina has initiated a new qualification for 2016 that will include the 30 round day, 30 round night, and a combat course. Lt. Wilson spoke with Ed Zapolsky, NC Concealed Carry Handgun Program Administrator about the new combat course and the strain it will put on the retired officers and the instructors. Zapolsky stated that the combat course has to be completed by all active and retired members wishing to qualify under HR218. The combat course has to be completed during day and night fire and as a result Lt. Wilson can not continue to teach the HR218 program. For further information contact Ed Zapolsky at ezapolsky@ncdoj.gov or 919-661-5980.
- Harvey discussed the Boycott of films by Quentin Tarantino who participated in a Black Lives Matter Demonstration 3 days after the murder of Officer Randolph Holder.
- HR-218 Class, Nov. 16 Eagles Range Concord, 10am-2pm.

Report of Officers

President Harvey Katowitz discussed the following:

- The importance of timely responses to the meeting Evite.
- 2016 Dues of \$30 are now due.
- After Holiday party is Jan. 9. We are limited to 90 people.
- The following is a synopsis of the Minutes of the National NYCPD 10-13 Org., Inc. Oct. meeting
 - (a) Due to the addition of new Clubs a proposal was made to revise the National Bylaws to add a 2nd VP, changing the number of officers from 4 to 5. Ballots were mailed to all Club presidents.
 - (b) A new Club is forming in Myrtle Beach
 - (c) The 2016 National Convention will be held at Honor Haven.
- Harvey will be writing a letter to the President of Emblem Health Inc complaining about the lack of support for from them when we recruit additional doctors in the Charlotte area to become GHI participating providers. He will provide members with a copy of the letter and asked that they also write letters.
- Bob Young the Raleigh 10-13 club president was contacted by an SBA Board member who would like to address the members in North Carolina about NY State Legislation that affects NYPD officers and retirees. It was agreed that Charlotte being central located to Raleigh and Wilmington is the best location for him to speak. He will speak at an upcoming meeting.

VP: Excused

Treasurer: Ben Pepitone reports the following:

Club Checking Account as of 10/31/15

Beginning balance-	\$36,648.69
Payments -	-\$17,071.38
Deposits-	\$ 1,352.00
Cleared Balance-	\$19,929.31

Samantha LaRossa Trust Fund as of 10/31/15.

Beginning Balance:	\$14,866.20
Interest:	\$.37
Ending Balance:	\$14,866.57

A motion to accept the Treasurer's report was made by Bob Hanson and was seconded by Frank Aquilone. The motion passed.

Secretary: no report

Trustees:

- Frank DeMasi: Nothing to report
- John Erker: excused
- Bob Fee: Nothing to report
- Brenda Jordan reminded everyone about the After Holiday party and the importance of supporting the Club. She said she is taking on the duties of health and welfare. She asked members to notify her whenever someone is ill or in need, instead of notifying Harvey.
- Bernard Roe: Nothing to report

Sgt. at Arms: excused

Historian: Nothing to report

Committee Reports

- Membership - 355 Members

Old Business: Harvey addressed false rumors being circulated about some of our members who are Waxhaw police officers and asked members to refrain from spreading gossip and rumors.

New Business: The following retirees were proposed for Membership:

- Re-applying Ret. NYPD P.O. Ed Nau
- Ret. NYPD Capt. Vincent Abbene, Harbor Unit
- Ret. NYPD Sgt. Salvator Pirrello, 113
- Ret. NYPD Ptl. Thomas Banks, TPF
- Ret. NYPD P.O. Mike Reynolds, ESU 3
- Ret. CMPD P.O. Maurice McDonald

A motion to accept the new members was made by Jim Burchill and was seconded by Bob Fee. The motion passed.

Good of the Club:

- Club member Nick Dispenziere was elected to the City of Marvin City Council
- 50/50 of \$245.00 was won by Ron Perry

Motion to adjourn the meeting: A motion to adjourn the meeting was made by Bernard Roe and was seconded Sam Reiver. The motion passed.

**Next Meeting
Dec. 8, 2015**

Respectfully submitted by Scott Hickey



NYPD 10-13 CLUB OF CHARLOTTE, NC, INC

137 Cross Center Rd.
Suite 150
Denver, NC 28037



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

2016 Dues Renewal



LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

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.*



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD
SUITE 150
DENVER, NC 28037



HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

NYPD 10-13 Club of Charlotte, NC



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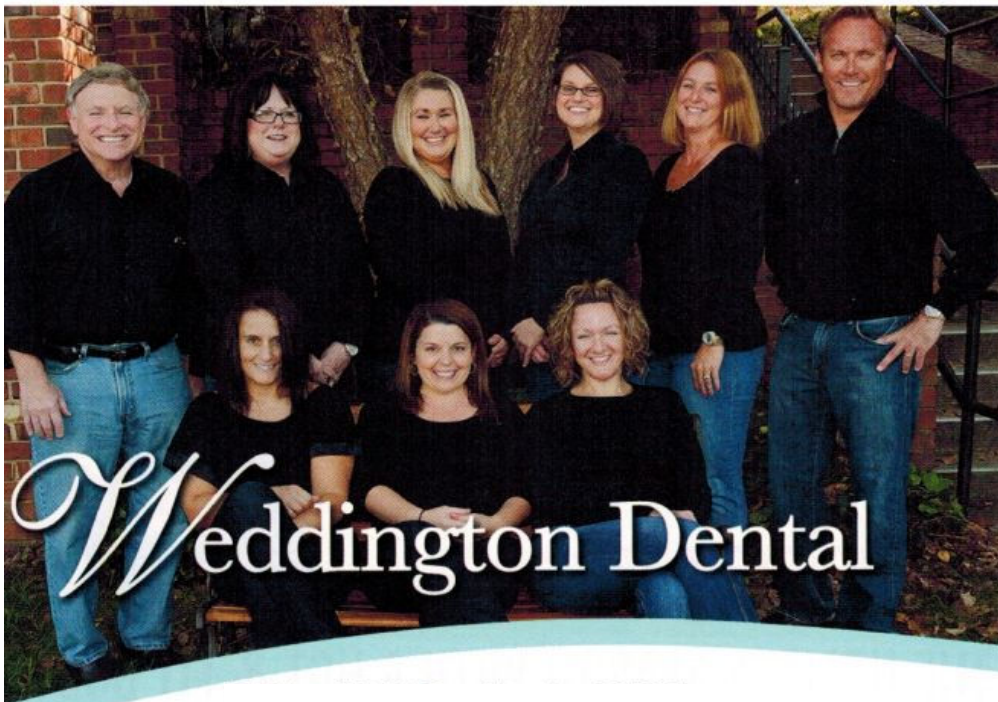
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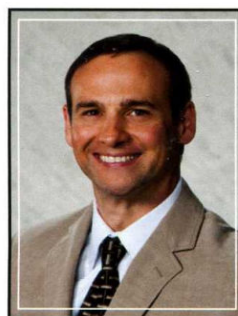
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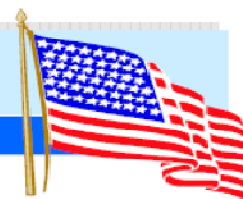
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