



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 2

10-13

February 2015

PRESIDENT'S MESSAGE

Hi All,

The New Year began sadly and solemnly with the funeral for NYPD Hero P.O. Wenjian Liu, on January 4. The dangers of police work reared it's ugly head again the following day with the shooting of 46 precinct officers Andrew Dossi and Aliro Pellerano, after they confronted two robbery suspects.

Unfortunately more sad news continued throughout the month.

On January 5, I received an email from Jeanne Woods, wife of Club member, retired NYPD Lt. Thomas Woods, notifying me that Tom had passed away on Oct. 5, 2014. A previous email sent a few days after Tom's death, was sent to an email address that I have not used in over 5 years. Tom had been a member of our Club since 2008 and even though he lived 160+ miles from Charlotte and only 17 miles from Raleigh, he remained a member of our Club after a 10-13 Club was formed in Raleigh.

During the week of January 19, two Club members who had been diagnosed with 9/11 related cancers received bad news. Ret. NYPD Det. Al Sheppard had tests done to see if his cancer could be treated with the removal of his lung. Unfortunately the cancer had metastasized and spread to other parts of his body, including his brain.

Ret. NYPD Capt. Ed McGreal had prostate surgery and learned that the cancer had spread outside of the prostate to the seminal vesicles, which only occurs in about 3-7% of men with the disease. When he was diagnosed with the disease he was told that he has had the cancer for a long time. Ed, who is only 50 years old will be undergoing 6 weeks of radiation treatment in hopes of slowing the spread of the disease.

Please note that prostate cancer is a slowly developing cancer that can go undetected for many years. If diagnosed early, it can be effectively treated. Though the American Cancer Society recommends that men over the age of 50 undergo a yearly digital rectal examination and PSA testing, please have the tests done if you are younger than 50 and were part of the 9/11 WTC rescue or clean-up effort. This can prevent the misfortune that has befallen Ed.

Please keep Al and Ed in your thoughts and prayers along with Club member Paul Johnson who is suffering from a debilitating respiratory 9/11 related illness.

The final item of bad news occurred on January 27 with the passing of former Club Trustee Jim Houston. Jim was an integral part of our Club and diligently served as a Trustee from January 2011 to January 2014 when his cancer made it difficult to continue to do so.

Jim assisted and participated in all Club events. He coordinated our program to collect snacks and toiletries that were sent to Armed Services personnel serving in the middle east. He spearheaded our effort to provide gift cards, during the holidays, to members of the Camp Lejeune Marine Corps Wounded Warrior Battalion. When the task of ordering and distributing Club shirts became too burdensome for me, Jim volunteered to take on the task.

(Continued next page).....

Our heroes must never be forgotten.
Visit the NYC Police Memorial website
<http://nypd.police-memorial.com/>

Our Next Membership Meeting Is Tuesday, February 10, at 6 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205
<http://www.charlotte1013.com/>

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hkatowitz@windstream.net

President's Message continued.....

In 2011 Jim arranged to have an American flag flown over the WTC, Pentagon, Shanksville, PA, site of the 9/11 Flight 93 Memorial and USMC Camp Leather Neck in Afghanistan.



May 14, 2011 - Board members Frank DeMasi and Jim Houston travelled to 1060 Lambertsville Road, Shanksville, PA, site of the 9/11 Flight 93 Memorial where they flew an American flag that had previously been flown at the 9/11 crash sites at the World Trade Center and Pentagon.

The flag was subsequently flown at USMC Camp Leather Neck in Afghanistan on July 4, 2011.

The flag was later placed in a shadow box and displayed during the Club's 9/11 10th Anniversary Memorial Ceremony where it was presented to FOP Lodge 9 for display in their building where our Club holds its monthly membership meeting.

Please keep Jim's family in your thoughts and prayers.
=====



Jim Houston presenting the Flag during the 10th anniversary 9/11 Memorial Ceremony in Charlotte, NC

James Houston Obituary



James John Houston INDIAN TRAIL - Ret. NYPD Detective James Houston, 68, beloved husband of Joy (Herzberg) Houston, passed away on January 27, 2015, after losing his battle to cancer.

Jim was born in NY the son of the late John Houston and Helen Reilly-Houston.

He is survived by his children, Amy Houston, Jimmy (Danielle), and Michael (Heather), and grandchildren, Victoria, Jack, and Kinley. He was the brother of Lawrence Houston and the late Jean Hall.

Jim served in the Marine Corps and then joined the NYPD. He moved to Charlotte in 1984. Jim was a member of the Charlotte Marine Corps League, Board member of the NYPD 10-13 Club of Charlotte, NC and served on the Indian Trail Public Safety Committee.

Friends and relatives may offer condolences at the Houston residence on Saturday and Sunday 7-9pm and on Friday and Sunday 2-4pm. In lieu of flowers, donations can be made to the NYPD 10-13 Club of Charlotte, NC, 137 Cross Center Rd., Suite 150, Denver, NC 28037 to continue the programs he supported

Published in Charlotte Observer on Jan. 30, 2015

During February we will be distributing/mailling raffle tickets for the National NYCPD 10-13 Organization's **Mega Prize** fundraiser, along with information about the National's 26th Annual Convention. Only 400 raffles will be entered in the drawing. Last year money had to be returned to participants after that number was exceeded. Please support the National our Club and buy/sell your raffle ticket. Proceeds from the raffle help keep the yearly dues we pay to the National at \$1 per member. It allows the National to continue to participate federally and locally in seeking legislation that protects and/or enhances our retiree benefits and helps fund three \$1,000 National Scholarships.

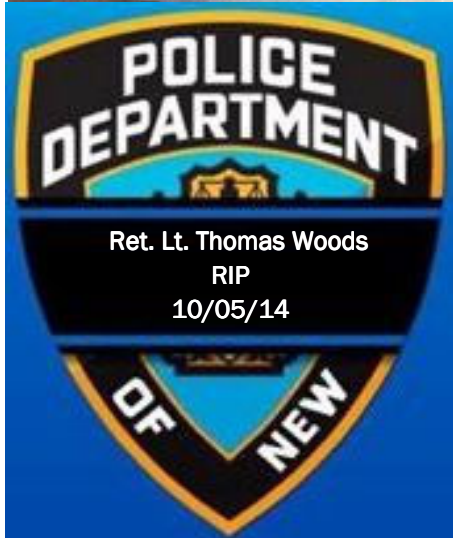
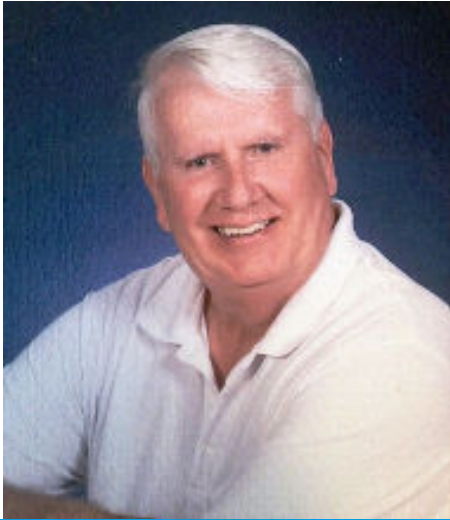
Note: 2015 dues are past due. To sponsor a participant in the National scholarship you must be a member in good standing for two consecutive years and to participate in our Club's two \$1,000 scholarships, a sponsor must be in good standing for three consecutive years. (See pgs. 10 & 11 for applications for both scholarships.)

Faternally,

Harvey Katowitz

Harvey Katowitz

THEY WILL MEVER BE FORGOTTEN



WHEN TOMORROW STARTS WITHOUT ME

When tomorrow starts without me
And I'm not there to see
If the sun should rise and find your eyes
All filled with tears for me.
I wish so much you wouldn't cry
The way you did today.
While thinking of the many things
We didn't get to say.
I know how much you love me
As much as I love you.
And each time that you think of me
I know you'll miss me too
But when tomorrow starts without me
Please try to understand
That an angel came and called my name
And took me by the hand
And said my place was ready
In heaven far above
And that I'd have to leave behind
All those I dearly love
But when I walked through heaven's
gates
I felt so much at home
When God looked down and smiled at
me
From His great golden throne
He said "This is eternity
And all I've promised you"
Today for life on earth is past
But here it starts anew
I promise no tomorrow
For today will always last
And since each day's the same way
There's no longing for the past
So when tomorrow starts without me
Don't think we're far apart
For every time you think of me
I'm right here in your heart

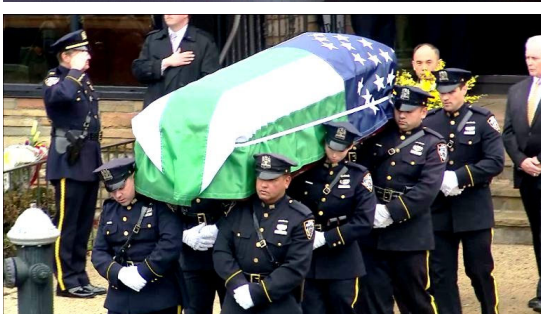
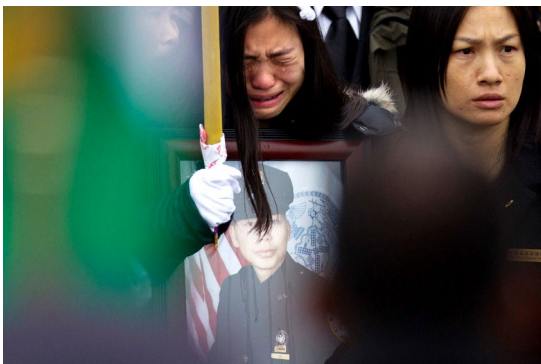


And He will raise you up on eagle's wings,
Bear you on the breath of dawn,
Make you to shine like the sun,
And hold you in the palm of His Hand.
The snare of the fowler will never capture you,
And famine will bring you no fear;
Under His Wings your refuge,
His faithfulness your shield.

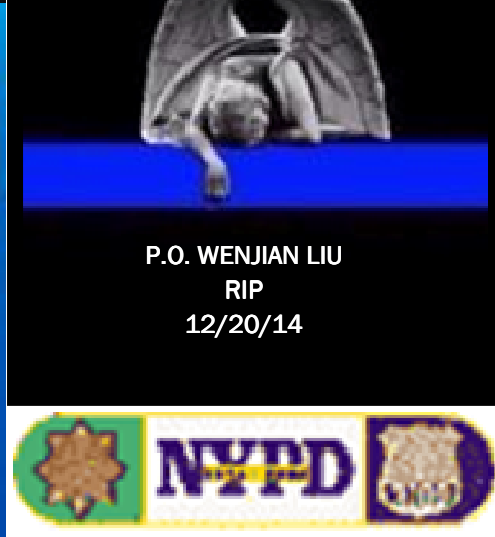


WENJIAN LIU MUST NEVER BE FORGOTTEN

MAY YOU REST IN PEACE AND MAY YOUR FAMILY FIND
COMFORT IN THE GOOD YOU HAVE DONE HERE ON EARTH



We Will Never Forget our Heroes



Honoring Our Heros



Rest easy, sleep well
my brothers.
Know the line has held,
your job is done.

Rest easy, sleep well.
Others have taken up where you
fell, the line has held.
Peace, peace, and farewell...
Hugh Wyles.

We Must Never Forget our Heroes



An unofficial street sign placed at the corner of Myrtle and Tompkins



On Jan. 9, National Law Enforcement Appreciation Day
approximately 150 people attended a candle light vigil at the CMPD Police Memorial

AFTER HOLIDAY DINNER PARTY



JANUARY'S MEMBERSHIP MEETING



Charlotte City Council Public Safety Committee Chairperson Claire Fallon



Club Accountant Scott Boyar - Club President Harvey Katowitz

MEMBERSHIP



2015 Monthly Meeting Dates

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

Our guest speaker for this month's membership meeting is Jamahl Brown, Banker's Ins. who will be discussing Long Term Healthcare.

IN MEMORIAM

Club member **Thomas Woods** passed away on Oct. 5, 2014

Tommy Yacopino, brother of Club member Mike Yacopino passed away on Jan 6.

Elizabeth McMillon, mother of Club member Lucius McMillon passed away on Jan. 9.

Former Club Trustee **Jim Houston** passed away on Jan. 27

PLEASE KEEP THEIR FAMILIES IN YOUR THOUGHTS AND PRAYERS



SICK DESK UPDATE

Al Sheppard will be undergoing chemotherapy for stage 4 cancer which has spread from his lungs to other organs.

Ed McGreal will be undergoing radiation treatment for his cancer.

Please keep him in your thoughts and prayers.



The following members joined our Club in January

Ret. NYPD Officer Chris Hynes - 43 Pct.

Ret. NYPD Det. Anne Hawley-Divers - Bklyn. No. Narc.

Ret. NYPD Det. Robert Steffens - Transit Dist. 1

Ret. NYPD Officer William Corredor - PSA 3 (Re-applied)



Keep This Date Open

May 29 10-13 Club's Night at the Knights.

BIRTHDAYS



FEBRUARY

Barbera, Frank	2/1
Blihar, Stephen	2/4
Roe, Bernard	2/4
Melican, Thomas	2/5
Mullings, Garth	2/5
Russo, Chris	2/5
Weir, Al	2/5
Valentini, Val	2/7
Sokolski, Stephen	2/9
Carlson, William	2/10
Smith, Neil	2/10
Ormond, Timothy	2/12
Maxim, John	2/12
Berg, Ben	2/13
O'Brien, James,	2/14
Zaffarese, Ray	2/14
Dobson, Henry (Harry)	2/17
Arroyo, Angel	2/19
Ferrante, Andrew,	2/20
Incadella, Sal, Jr.	2/22
Brown, Derrick	2/25
Williams, Frank	2/25
Dabnis, Anthony	2/26
Mangiapanella, Bart	2/27
Ryan, Brendan	2/27
Lewis, Wayne	2/28
Pinello, Louie	2/28
McIntyre, Kevin	2/29



We presently have 349 members, 238 from the NYPD and the remainder from 59 other law enforcement agencies



2015 membership dues are past due. Please pay now using the renewal form on page 9.

MEMBERSHIP



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

2015 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

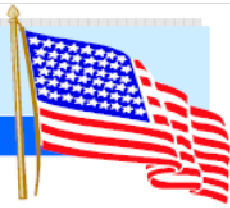
Dues for members who reside outside of NC & SC are \$20.00
Husband and Wife Membership dues are \$50.00 combined.



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

College Scholarship Application 2015-2016

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

High School Attending: _____

College Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be preparing to enter an **accredited four-year college** as a freshman in the year the scholarship is awarded.
- When the application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending and a short essay on what it means to be an American.

NOTE: There can only be one winner per member family during a three year period.

Application must be received by April 10, 2015

NYPD 10-13 Club of Charlotte, NC



NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

**College Scholarship Application
2015-2016**

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ E-Mail: _____

National 10-13 Chapter: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ E-Mail: _____

Applicant's High School: _____

College Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

**Please Note: Applicant must be entering 1st year of college.
Only one scholarship will be awarded per applicant.**

**Mail completed application and College Letter of Acceptance to Committee
Chairman, Richard Molloy, 52 Champ Avenue, Pearl River, New York 10965.**

*Member - Alliance of Public Retiree Organizations of New York
Recognized by the Congress of the United States, the Legislature of the State of New York
And the New York City Council as the established union representing all retired NYC Police Officers*

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 349 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



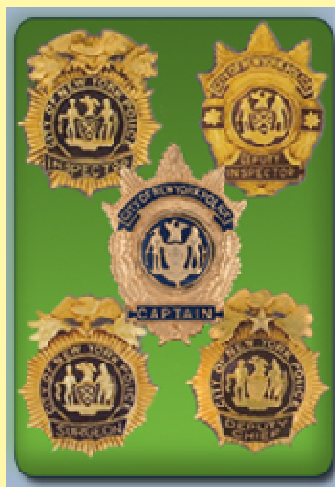
Bernard Roe



Frank DeMasi



John Erker



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 2015 Meeting Schedule

Day, Date
Feb 4, 2015

Time
10 AM

Location
El Caribe

5945 Strickland Avenue, Bklyn, NY

Line Organizations



CEA CONDEMNS UNPROVOKED ATTACK ON UNIFORMED POLICE INSPECTOR AND DEMANDS FULL PROSECUTION AND JAIL TIME FOR ATTACKER

Police Inspector Andrew Capul, while policing an otherwise peaceful demonstration in Harlem, was approached from the rear by a career violent felon and violently punched in the head causing the Police Inspector serious injury.

Inspector Capul was not attacked because of the color of his skin, he was targeted because he wore a "blue" uniform. We demand District Attorney Vance prosecute the perpetrator of this attack fully and put him behind jail bars where he belongs.

There is a nationwide discussion of social issues occurring that has very loud voices speaking on all sides. Demonstration organizers have a responsibility to their community to conduct themselves peacefully and express disdain for people and words that advocate violence.

Police Officers put their lives on the line every day they come to work. We have an obligation to our family to come home to them safely. Escalating social discord to a war on cops is not just wrong it will make it more dangerous to protest. Police Officers will defend themselves and arrest any person or group that physically attacks them. It is the obligation of our prosecutors to send criminals who "Target Blue" to jail.

Fraternally,

Roy

Roy T Richter

President

NYPD Captains Endowment Association

(212) 791-8292



January 6, 2015

Dear LBA Member:

I just wanted to update you regarding enhancements to the SOC Health and Welfare Fund's Prescription and Optical benefits which took effect as of January 1, 2015.

The annual family deductible for the SOC Prescription Plan is now \$50 a year; this is a \$25 reduction from last year, and a \$100 reduction from four years ago. This cost saving for our members was made possible due to the overall reengineering of our prescription plan to a predominantly generic based plan.

Retirees, and their spouses, are **now entitled to an annual optical benefit**. In the past this benefit was only available every two years. Dependent children are still eligible for the optical benefit every year.

We, in cooperation with the SOC Health and Welfare Fund, constantly strive to identify ways to enhance our members' benefits. This has resulted in the cost savings mentioned while maintaining the quality of benefits our members' deserve.

Fraternally,

Lou Turco

President

Line Organizations



Sergeants Benevolent Association

35 Worth Street New York, NY 10013



S.B.A. President Ed Mullins Letter to the 'The Chief' re: The Department of Investigation Threat to **Lock Up NYPD Police Officers **For Using a Chokehold****

Mr. Richard Steier
Editor
The Chief
277 Broadway, Suite 1506
New York, NY 10007

Dear Editor:

Apparently, there is yet another sheriff in Town.

Your article dated January 16, 2015, entitled "001 Commissioner: We'll Intervene If NYPD Doesn't Address Chokeholds" contains an entirely gratuitous statement from Commissioner Mark G. Peters of the Department of Investigations wherein he threatens to arrest members of the NYPD if they, in his estimation, "violated the Penal Code of the State of New York".

This misguided threat from a Commissioner who has pronounced himself the final arbiter of what constitutes a crime in the City - despite the existence of the duly-elected District Attorneys who serve in that capacity - does nothing but further demoralize the women and men who protect the citizenry, and detracts from the important, on-going and productive dialogue regarding the state of policing in the City.

We do not share Mr. Peters' view, publicly declared, that his intervention is warranted. The report generated by his office, which is the basis for his decree - a report in which his Department reviewed case files generated by other agencies but takes no firsthand action to meet with witnesses or confirm the conclusions reached by other investigators - concludes that the NYPD disciplinary process is "historically" (defined in his report as "since 2009") recalcitrant in punishing officers who allegedly employed a "chokehold" during the course of an arrest. If improvements are not made, he claims, he will intervene and arrest.

What Commissioner Peters ignores is that the "substantiated" allegations upon which he makes his threat are subject to review by other agencies, including the newly-formed Administrative Prosecution Unit of CCRB. Of the ten substantiated cases out of 1022 complaints to CCRB (thus, 1012 were not "substantiated") which constitute the universe (his word) of cases reviewed, APU has taken one "chokehold" case to trial - and lost. One other chokehold case was dismissed by APU, and one is pending. The remaining six were administratively adjudicated by the Department, with administrative penalties being meted out by Commissioner Raymond Kelly, who earned a well-deserved reputation among the rank and file as an extremely tough disciplinarian.

CCRB does not distinguish "chokeholds" - thus, CCRB has substantiated chokehold cases where the officer involved was not even aware that, in the course of wrestling a violent felon into custody, he momentarily restricted the breathing of the suspect during a minutes-long arrest process. Indeed, CCRB "substantiates" chokehold cases where the "choke" was incidental, accidental, unintentional or even unknown to the officer involved. These are the factors considered by the Department when determining punishment to its members - not the simple reliance upon the inflammatory and often misused term "chokehold".

Finally, we note that a prerequisite to arresting officers for the use of a chokehold is a Penal Code that criminalizes it. There is none, nor should there be, insofar as there are already numerous laws on the books - both State and Federal - that criminalize the use of intentional excessive force by police officers.

We suggest that Commissioner Peters reconsider his unwarranted threat. The image of yet another cowboy riding down Main Street shouting "I'm the new law in Town" does nothing to further the serious discussion needed to mend the fabric of the City.

Edward Mullins
President
Sergeants Benevolent Association NYPD

Line Organizations



Sergeants Benevolent Association

SBA UNION 212-226-2180
www.sbanyc.org

SBA HEALTH & WELFARE 212-431-6555
www.sbanyc.org

SBA WILLS AND HOUSE CLOSINGS
 JOE McCONNON 212-343-5658

SBA GENERAL COUNSEL
 ANDREW QUINN 914-997-0555

SBA DISABILITY COUNSEL
 UNGARO & CIFUNI, LLP 212-766-5800
www.nycdisabilitylaw.com

SBA ANNUITY FUND
 NEW YORK LIFE 800-294-3575
www.bcomplete.com

SBA OPTICAL PLAN
 DAVIS VISION 800-999-5431
www.davisvision.com
 MEMBER ID #: TAX ID #

SBA DENTAL PLAN
 HEALTHPLEX 800-468-0600
www.healthplex.com
 MEMBER ID #: "SBA" + TAX ID #

SBA PRESCRIPTION PLAN
 OptumRx 877-559-2955
www.optumrx.com
 MEMBER ID #: TAX ID #,
 BIN #: 610127, RX GROUP #: 02640001
 RX PCN#: 02330000
 PERSON CODE: MEMBER- 01,
 SPOUSE- 02, CHILD- 03, 04, 05, etc

"PICA" PROGRAM
 EXPRESS SCRIPTS 800-467-2006
www.express-scripts.com
 MEMBER ID #: IF UNKNOWN USE SSN
 BIN #: 003858, RX GROUP #: APNN, PCN #: A4

CITY HEALTH BENEFITS PROGRAM
 ACTIVE HEALTH BENEFITS 646-610-5122 51
 CHAMBERS ST, 3RD FL, NYC
www.nyc.gov/olr

CITY HEALTH BENEFITS PROGRAM
 RETIREE HEALTH BENEFITS 212-513-0470 40
 RECTOR ST, 3RD FL, NYC
www.nyc.gov/olr 212-306-7300/7600

POLICE PENSION FUND
www.nyc.gov/nycppf 212-693-5100 233
 BROADWAY, 19TH FL, NYC

POLICE RELIEF FUND
 AMBULANCE & MEDICAL EQUIPMENT 718-626-
 9320 38-13 NORTHERN BLVD, QUEENS

RETIREE EDITION



PBA takes on Bronx Defenders over "Hands Up" rap video Son of slain officer to assist in investigation of legal aid group

As part of our continuing efforts to hold accountable those responsible for stirring up hatred and violence against police officers, the PBA has launched an investigation into the Bronx Defenders, a city-funded public defense and legal aid organization, and its involvement in the creation of a music video advocating the murder of police officers.

PBA drafts bills to increase penalties for attacks on police

With four newly-drafted bills awaiting introduction in the State Legislature, the PBA is seeking to increase the existing criminal penalties for physical attacks on police officers and to add new statutes criminalizing certain types of speech that encourage anti-police violence.

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/>



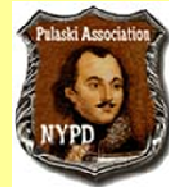
<http://www.nypdemeralds.com/>



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdsteuben.org/>

Health and Welfare



Healthplex: Each line organization has their own Healthplex dental plan.

According to the Healthplex website, as of Dec. '15 the following dentist is a provider in the Superior Officers Council dental plan:

HOWELL, DMD, PA, TARA

CAROLINA DENTAL GROUP
8620 CROWN CRESCENT COURT
CHARLOTTE, NC 28227 *704-814-6006

The following info was received from Sharon Robertson, DEA.

Contacted Carolina Dental office. They informed me they do accept Healthplex, but our Group is not listed as one they accept. I am having Healthplex send them an application so that they can add our group.

Also there is one General dentist office in Charlotte is a provider in the DEA dental plan.

Webber Dentistry
5970 Fairview Rd Suite 120
Charlotte, NC 28210
(704) 910-0487

Doctors in this office.
Dr Reid * Dr. Webber * Dr. Woolston

Sharon Robertson
Detectives' Endowment Association

NOTE ****(As of Jan 13, Carolina Dental Office dropped Healthplex, because they are too difficult to work with.**

The following dentists give 10-13 members and their family discounts:

Weddington Dental
Christopher W. Wasulko, DMD/Richard M Rochstein, DDS
13721 Providence Rd. Weddington, NC 28104
704-849-0822 * <http://weddingtondental.com/>
20% discount to 10-13 members and their families

James R Garden, DDS
2505 Plantation Center Dr. (office complex) Matthews, NC 28105
704 845-5583 <http://smilesbydrgarden.com>
& 8161 Ardrey Kell Rd, Charlotte, NC
(704) 845-1425
20% discount, collect only estimated co-pay AND waive the deductible....!!!

Cureton Cosmetic and Family Dentistry
8175 Kensington Drive, Suite A Waxhaw, NC 28173
704-843-3270
Dr. Angela M. Haler
Dr. Eric Schimpfhauser
<http://www.curetondentistry.com/>

Dr. Richard Graham, Braces Plus Orthodontics (704-821-8008),
6400 Weddington Monroe Rd, Suite D, Wesley Chapel, NC 28104.

(www.bracesplusdental.com) is offering Members of the 10-13 Club and their families a 10% discount.



Online version of "Medicare & You" at www.medicare.gov/medicare-and-you. Visit this link to get all the same information you found in the print version like what's new for the year, how Medicare works with your other insurance, Medicare costs, and what Medicare covers.

Even better, the information on the web is updated regularly, so you can instantly find the most up-to-date Medicare information.

Between January 1–February 14, if you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. If you switch to Original Medicare during this period, you will have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form.

To review and compare plans click here: https://medicare.gov/find-a-plan/questions/home.aspx?utm_medium=email&utm_source=govdelivery

What's Important in 2015?

Stay healthy with Medicare-covered preventive services

Medicare pays for many preventive services that can detect health problems early when they're easier to treat. Ask your health care provider what services you need: <http://www.medicare.gov/coverage/preventive-and-screening-services.html>

Keep track of your personal health information

Medicare has expanded its Blue Button to provide better access to your Medicare claims and personal health information: <http://www.medicare.gov/manage-your-health/blue-button/medicare-blue-button.html>

Why download my health information?

Gives you control over your health information.

Makes it easy to share with your doctors, caregivers, or anyone else you choose.

Once you've used the Blue Button, there are a variety of health applications and services that you can use to analyze your health information.

Learn more about these useful tools and how to protect your health information once it's in your hands at: <http://bluebuttonconnector.healthit.gov/>



MEDICARE PATIENTS

If you are hospitalized make sure that you are "Admitted as a Patient", and not "Under Observation" otherwise Medicare will not pay for Rehabilitation/Physical Therapy

Click to follow link: http://www.nbcnews.com/video/nightly-news/54026469?from=en-us_msnhp#54026469

Health and Welfare



September 11th Victim Compensation Fund

If you are diagnosed with a 9/11 related illness it is not too late to file a claim.

What are the deadlines for filing a claim with the Fund and what forms must be filed by the deadlines? (Updated: April 4, 2014)

There are **two** important deadlines for filing a VCF claim:

- **The first deadline is the date by which you must Register with the VCF to be recognized as a Claimant.** This deadline is different for each Claimant as it is dependent on individual circumstances as explained below.

The second deadline is the date by which you must file your completed Eligibility and Compensation Forms and the required supporting documents. This deadline is **October 3, 2016** and is the same for **all** claimants.

Deadline 1: Register (file a REGISTRATION FORM) with the VCF:

In general, Claimants with a qualified condition who plan to file a claim with the Fund will have two (2) years from the date of diagnosis to file a REGISTRATION FORM in order to preserve the right to file a claim. See FAQ 1.2 for the list of qualified conditions. This chart: <http://www.vcf.gov/pdf/RegisterChart.pdf> summarizes the specific deadlines for filing a claim with the VCF depending on individual Claimant circumstances. The Special Master does not have the authority to extend the filing deadlines.

* The applicable deadline is the date by which the required forms must be submitted/uploaded to your online claim or postmarked (if sending by mail). If the date falls on a Sunday or a Federal Government holiday, the forms must be submitted/uploaded or postmarked by the next business day.

To Register with the VCF: In order to meet the applicable two-year deadline, you must do one of the following:

- Claimants using the ONLINE system must complete and submit the Registration Form (and receive a VCF claim number).

Claimants submitting a HARD COPY claim must complete and mail Eligibility Form Part I, even if the remainder of the form is not complete.

Deadline 2: File Complete ELIGIBILITY AND COMPENSATION FORMS and required Supporting Documents:

The Zadroga Act authorizes the VCF to receive claims for five years from the date the VCF opened, which was October 3, 2011. Regardless of the applicable two (2) year deadline for filing your Registration Form with the VCF, **all** claim forms must be filed by **October 3, 2016**. This includes your completed ELIGIBILITY AND COMPENSATION FORMS with the properly executed Attestations, Certifications and Exhibits.

Need assistance? Call the VCF Helpline at 1-855-885-1555

To register or file a claim: <https://www.claims.vcf.gov/welcome.aspx>

Claim Form Instructions For Personal Injury Claimants: <http://www.vcf.gov/eligibilityform.html>

For complete information about the fund go to <http://www.vcf.gov/formsandresources.html>

What's Happening



February

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<u>1</u>	<u>2</u>	3 NYPD 10-13 CLUB OF CHARLOTTE BOARD MEETING	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
<u>8</u>	<u>9</u>	10 NYPD 10-13 CLUB OF CHARLOTTE MEMBER-SHIP MEETING	<u>11</u>	12 LINCOLN'S BIRTHDAY	<u>13</u>	14 VALENTINE'S DAY
15	17 WASHINGTON'S BRITHDAY	17	18	19	20	21
<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>



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 employee 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.sslldomain.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.sslldomain.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.

What's Happening



Join us for a Night at the Knights

We will be attending a Charlotte Knights baseball game against the Lehigh Valley Iron Pigs on Friday May 29, 7:05 PM.

Come out for a great night of family entertainment!

Fireworks after the game

We have 60 box seats reserved for our Club

Tickets are \$16, which includes a \$2 voucher for purchases inside the ballpark.

Contact Harvey Katowitz to order tickets or for further information: hkatowitz@charlotte1013.com or 704-849-9234.

Last date to order tickets is Tuesday April 14

10-13 Officer Needs Assistance

On November 18, 2014 **Sergeant Nancy Lawrence** of the 76th precinct was involved in a terrible car accident along with her daughter **Natalie Ferber**.

Natalie's father is also a Member of the Service, **Lieutenant Dennis Ferber** of the 70th precinct. **Nancy** suffered multiple serious injuries and is still in the process of making a recovery through rehabilitation.

Natalie was not as fortunate and suffered numerous life threatening injuries including severe trauma to the brain. Natalie faces a very long road to a hopeful recovery.

The 70th & 76th Precincts are hoping to raise money for the Ferber and Lawrence family's escalating medical bills, in the hope that **Natalie** will be provided with the best medical care possible in order to make a full recovery. Anything that anyone can do to make this fundraiser a success will provide valuable assistance with the care that Natalie will need on the journey that lies ahead.

The benefit will be on Thursday, February 12, 2015, at 1900 at the Bay Ridge Manor, 476 76th Street, Brooklyn NY.

You can get more information on the fundraiser by clicking:

<https://files.ctctcdn.com/714da196201/1d37f735-d089-4db9-b7a4-e94eb6f8c12a.pdf>

You can also make a donation online at the GoFundMe website by clicking:

<http://www.gofundme.com/kkc098>



The 25 Pct reunion

May, 13, 14 & 15

Crystal River Resort , Crystal River Fl

For further information

Contact Pat Kelly

Patrick.w.kelly@verizon.net

917-754-5953

THIS AND THAT

OFFICE of LABOR RELATIONS

Health Benefits Program FAQs

Find out what is covered under your City health benefits, who to contact with questions, what to do when you retire, and how to continue coverage after you leave the City.

See the Health Benefits FAQs: http://www.nyc.gov/html/olr/html/faqs/health_benefits.shtml



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>

Join the Millions with a **my Social Security** Account

Someday, you would like to relax and enjoy the fruits of your labor. A **my Social Security** account is one of the best tools you can use to plan a secure retirement and manage your Social Security benefits. If you're receiving disability, survivors, or other Social Security benefits, this personal online account also allows you to conveniently manage your benefits with just a few clicks. You can get your benefit verification letter, check your payment information, change your direct deposit and mailing address, and more.

- It takes just minutes.
- It's free, quick, and easy.
- Advanced security features protect your privacy.

Even if you're not yet receiving benefits, you can access your personal account information online, including estimates of potential retirement, disability, and survivors benefits. You can check your earnings history to make sure that you'll receive all the benefits you've earned. You can also view and use your online *Social Security Statement* to help you plan your financial future, including when to start receiving Social Security retirement benefits. You'll see how much the timing of your retirement changes the amount of your monthly benefit amount.

About every six seconds someone opens a new account. So why wait? Join the millions who have already opened a **my Social Security** account and check out how your personal account can help you prepare for your retirement. You deserve it. Visit [SocialSecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount): http://www.socialsecurity.gov/myaccount/?utm_source=accudata&utm_medium=email&utm_content=mysso-socialsecuritygov-myaccount&utm_campaign=cm-myss-14

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.



Police Friendly Hotels

I am a retired Sgt with the Vancouver PD (Canada)

1/ If any of your members are coming to Vancouver for an Alaska Cruise or otherwise please have them contact me for a "police discount" at our hotel. (Best Western Plus Sands Hotel at 1755 Davie Street, Vancouver, BC)

2/ Also please let your members know about my not-for-profit travel web site for police officers, www.PoliceHotels.com

PoliceHotel.com now has 115 "police friendly" hotels and B&Bs listed all over the world.

(England, Scotland, Ireland, Wales, France, Spain, etc)

Thank you,

Sgt Steve Gibson (ret)
PoliceHotels.com
1755 Davie St
Vancouver, BC
e-mail: steve@rpbhotels.com

THIS AND THAT



CAUTION: Federal and state firearms laws are subject to frequent change. This summary is not to be considered as legal advice or a restatement of law. To determine the applicability of these laws to specific situations which you may encounter, you are strongly urged to consult a local attorney.

INTRODUCTION

Federal law does not restrict individuals from transporting legally acquired firearms across state lines for lawful purposes except those explicitly prohibited by federal law to include convicted felons; persons under indictment for felonies; adjudicated "mental defectives" or those who have been involuntarily committed to mental institutions; illegal drug users; illegal aliens and most nonimmigrant aliens; dishonorably discharged veterans; those who have renounced their U.S. citizenship; fugitives from justice; persons convicted of misdemeanor crimes of domestic violence; and persons subject to domestic violence restraining orders. Therefore, no federal permit is required (or available) for the interstate transportation of firearms. Title 18- Part 1- Chapter 44- s926A.

Many states and localities have laws governing the transportation of firearms. Travelers must be aware of these laws and comply with legal requirements in each jurisdiction. There is no uniform state transportation procedure for firearms. If in doubt, a traveler should carry firearms unloaded, locked in a case, and stored in an area (such as a trunk or attached toolbox) where they are inaccessible from a vehicle's passenger compartment and not visible from outside the vehicle. Any ammunition should be stored in a separate locked container.

While FOIA applies in every United States jurisdiction, experience has shown that some jurisdictions provide particular challenges to those transporting firearms. Knowing the local laws of such places is particularly important and may make traveling through them easier. The following states (California, Hawaii, Massachusetts, New Jersey, New York & Washington DC) are known to have especially strict and complicated gun control laws and travelers should consult the state laws directly, along with local law enforcement and states' attorneys general resources for detailed information.

For further information about

- Federal law on transportation of firearms
- Carrying on or about the person
- Transportation by motor vehicle
- Firearms aboard commercial aircraft
- National and state parks and wildlife refuges
- Jurisdictions with special rules

go to: <http://www.nraila.org/gun-laws/articles/2010/guide-to-the-interstate-transportation.aspx>

NOTICE OF AMENDMENT TO NY SAFE ACT AFFECTING RETIRED LAW ENFORCEMENT OFFICERS!
<http://www.nypd-lba.org/retiredmagazine.htm>



March 10 is the next date for HR-218 qualifications in Waxhaw, NC.

HR-218 is weapon specific; You have to qualify with each weapon. Only two allowed on class day. Class fee is \$50.00, state fee is \$50.00,

Contact Patrolman Mike Gibson, Waxhaw PD, 704-690-5247, mgibson833@gmail.com for more information.

He is awaiting approval for the remaining three dates in 2015.

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	

THIS AND THAT

Did we make a difference?

Author unknown

Just before retiring, some young puppy was busting my shoes about how law enforcement has changed, and the system is improving for the best.

I just smiled and gave him a little laugh.

He asked what was so funny. I told him that I felt sorry for him. When asked why, I told him, "Because in about 15 years, THIS is going to be your good old days".

We all saw the change in our jobs. I came on in 1970. I used to tell the rookies that our academy lasted 3 months. They gave us a stick, a gun, a dime, and kicked us out into the street. They told us: If you need help, use the dime. If you can't get to a phone, use the stick. If using the stick pisses him off, use the gun.

And the first order we received when we were assigned to a pct. was from our patrol sergeant. His order was "Don't you EVER bother me, kid."

Law enforcement then, was much different than the current mission. We delivered babies, got rough in the alley when we needed to, made "Solomon like" decisions at least once a tour, and often wound up being big brother to the kid we roughed up in that alley a year or so ago. And, for some reason, none of that managed to get on a report.

And the department didn't really want to know. All they wanted was numbers, and no ripples in the pond.

Because of the changing times, and the evolution of Law Enforcement, the modern young officers will never see that form of Policing, and of course this is best. The current way is the right way... now. But it was different then (ergo, the Dinosaur Syndrome).

When it's time to go, we wonder if we're going to miss the job, after all, other than our kids and a few marriages, it was the most important thing in our lives. Actually, it was the other way around.

The job was first, but only another cop could understand how I mean that.

But have faith brother! After a short time of feeling completely impudent, (After all, you're just John Q. now), reality hits like a lead weight.

It's not the job we miss after all. It's what we as individuals, had accomplished while in this profession, that we miss. The challenge of life and death, good and bad, right and wrong, or even simply easing the pain of some poor bastard for a while, someone we will never see again.

We know the reality of what's happening out there. We are the ones who have spent our entire adult life picking up the pieces of peoples broken lives. And the bitch of it all is that no one except us knows what we did out there.

(I was once told that being a good street cop is like coming to work in a wet suit and peeing in your pants. It's a nice warm feeling, but you're the only one who knows anything has happened.)

What I missed mostly though, were the people I worked with. Most of us came on the job together at the age of 21 or 22. We grew up together.

We were family. We went to each other's weddings, shared the joy of our children's births, and we mourned the deaths of family members and marriages. We celebrated the good times, and huddled close in the bad.

We went from rookies who couldn't take our eyes off of the tin number of the old timer we worked with, to Dinosaurs.

After all, what they gave us was just a job. What we made of it was a profession. We fulfilled our mission, and did the impossible each and every day, despite the department and its regulations.

I think the thing that nags you the most when you first retire is: After you leave the job and remove your armor, the part of you that you tucked away on that shelf for all those years, comes out. It looks at all the things you've hidden away. All the terrible, and all the wonderful things that happened out there. And it asks you the questions that no one will ever answer.

"Do you think I did OK? Did I make a difference? Was I a good cop?"

You know what Yeah, you were a good cop! And you know it!

In closing,

The best advice I got, by far, was from an old friend who left the job a few years before me. He told me to stay healthy, work out and watch my diet. He said "Cause that way, the first day of every month you can look in the mirror, smile and say.. Screwed them out of another month's pension!!"

Be well, my brothers!!

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

Military & Veterans



MILITARY AUTHORITY

Benefits | Education | Career | Discussions | Community | Wiki

Have the Most Helpful Information At Your Fingertips

Dear Subscriber,

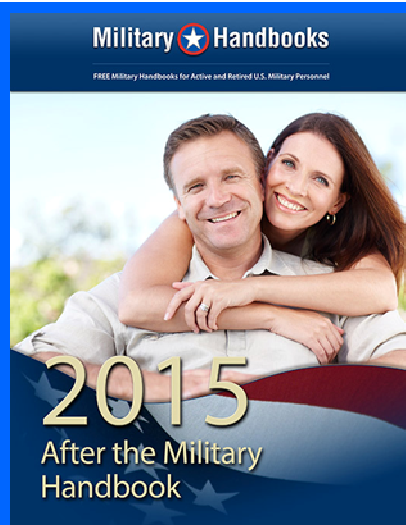




The Military Authority family of websites is an online gathering place for active duty, retired, and veteran military members, families, friends, and federal employees.

MilitaryHandbooks.com is your one-stop destination for handbooks you can download for free about:

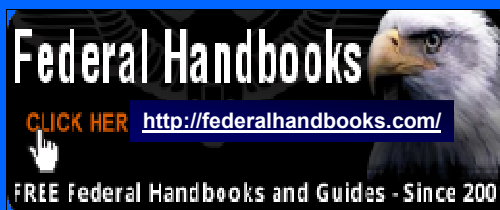
- Military Personnel benefits, guidelines and regulations
- Retired Military benefits
- Military education benefits
- Guard and Reserve benefits
- Veterans Healthcare benefits
- Veterans and Dependents benefits

Plus, the MilitaryHandbooks blog is updated several times each week with helpful advice, the latest news and a little bit of fun. It's easy to stay connected by subscribing to the blog so that you never miss a post.

Visit Our Websites



<http://militaryhandbooks.com/view-military-handbooks/after-the-military/>



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.





Phone Scams Continue to be Serious

The IRS has seen a surge of these phone scams in recent months as scam artists threaten police arrest, deportation, license revocation and other things. The IRS reminds taxpayers to guard against all sorts of con games that arise during any filing season.

"If someone calls unexpectedly claiming to be from the IRS with aggressive threats if you don't pay immediately, it's a scam artist calling," said IRS Commissioner John Koskinen. "The first IRS contact with taxpayers is usually through the mail. Taxpayers have rights, and this is not how we do business."

The Dirty Dozen is compiled annually by the IRS and lists a variety of common scams taxpayers may encounter any time during the year. Many of these con games peak during filing season as people prepare their tax returns or hire someone to do so. This year for the first time, the IRS will issue the individual Dirty Dozen scams one at a time during the next 12 business days to raise consumer awareness.

Phone scams top the list this year because it has been a persistent and pervasive problem for many taxpayers for many months. Scammers are able to alter caller ID numbers to make it look like the IRS is calling. They use fake names and bogus IRS badge numbers. They often leave "urgent" callback requests. They prey on the most vulnerable people, such as the elderly, newly arrived immigrants and those whose first language is not English. Scammers have been known to impersonate agents from IRS Criminal Investigation as well.

"These criminals try to scare and shock you into providing personal financial information on the spot while you are off guard," Koskinen said. "Don't be taken in and don't engage these people over the phone."

The IRS will never:

Call to demand immediate payment, nor will the agency call about taxes owed without first having mailed you a bill.



Phishing Remains on the IRS "Dirty Dozen" List of Tax Scams for the 2015 Filing Season

WASHINGTON — The Internal Revenue Service today warned taxpayers to watch out for fake emails or websites looking to steal personal information. These "phishing" schemes continue to be on the annual IRS list of "Dirty Dozen" tax scams for the 2015 filing season.

"The IRS won't send you an email about a bill or refund out of the blue. Don't click on one claiming to be from the IRS that takes you by surprise," said IRS Commissioner John Koskinen. "I urge taxpayers to be wary of clicking on strange emails and websites. They may be scams to steal your personal information."

Compiled annually, the "Dirty Dozen" lists a variety of common scams that taxpayers may encounter anytime but many of these schemes peak during filing season as people prepare their returns or find people to help with their taxes.

Illegal scams can lead to significant penalties and interest and possible criminal prosecution. IRS Criminal Investigation works closely with the Department of Justice (DOJ) to shutdown scams and prosecute the criminals behind them.

Stop and Think before Clicking

Phishing is a scam typically carried out with the help of unsolicited email or a fake website that poses as a legitimate site to lure in potential victims and prompt them to provide valuable personal and financial information. Armed with this information, a criminal can commit identity theft or financial theft.

If you receive an unsolicited email that appears to be from either the IRS or an organization closely linked to the IRS, such as the Electronic Federal Tax Payment System (EFTPS), report it by sending it to phishing@irs.gov.

It is important to keep in mind the IRS generally does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels. The IRS has [information online](#) that can help you protect yourself from email scams.

Remember, too, the IRS does not use email, text messages or any social media to discuss your personal tax issue involving bills or refunds. For more information on reporting tax scams, go to www.irs.gov and type "scam" in the search box.

NOSTALGIA

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

1879

14 February 1879

BAD POLICEMEN.

The Evil of Intoxication very Prevalent-Fires and Warnings-
What it Costs a Policeman to Get Drunk the Board of Police and Excise today rendered decisions in a number of cases involving charges against officers.

Patrolman Peter MCCORMICK, of the 8th Sub-Precinct, was fined 25 days' pay for absence and disorderly conduct, with a warning that a repetition of such acts would result in his dismissal. He was absent from duty 8 and 3/4 days, for which his pay has also stopped. He was ordered transferred to the 1st Precinct.

Patrolman Michael MCLAUGHLIN, of the 1st Precinct, who made a drunken exhibition of himself a few Sundays ago, was find 10 days pay, with a warning that a repetition would result in dismissal. He was ordered transferred to the 8th Sub.

Patrolman CONWAY was fined 10 days pay for being under the influence of liquor. He also was warned that a repetition of the offence would result in his dismissal.

Patrolman Michael KEENAN , of the 11th Precinct, was fined 10 days' pay for intoxication, with a warning that a repetition of the offence would cause his dismissal.

Patrolman Chas. MABLENBERG, of the 1st Precinct, was fined 5 days' pay for being off post in company with a woman.

Patrolman Chas, BABCOCK, 9th Precinct was fined 15 days' pay, 10 of which were for intoxication, He too, received a warning.

Patrolman James MU?LEN, of the 9th Sub was fined 3 days' pay for being off post.



A print from 1873 dedicated to the New York Municipal Police: "Our Police. Faithful unto Death"



Membership Meeting Minutes
January 13, 2015

Call to Order and Opening Prayer

President Harvey Katowitz called the meeting to order with the Pledge of Allegiance at 6:40 PM and followed with the invocation.

There were 72 members, 4 guests and 4 new members present.

Harvey then read the names and circumstances surrounding the deaths of the 12 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.

Roll Call of Officers

Present:

President: Harvey Katowitz
Vice President: Dave Schultheis
Treasurer: Ben Pepitone
Sgt. at Arms: Harry Dobson
Trustee: Frank DeMasi
Trustee: Bob Fee
Historian: Joe Kozlowski
Chaplain: Donald Sanchez

Excused:

Secretary: Scott Hickey
Trustee: Brenda Jordan
Trustee: Bernard Roe

The following guests were introduced:

- Patrick Kennedy, father of Club member Jim Kennedy
- Bernadette Freeman, wife of Club member Willie Freeman
- City Council Woman Claire Fallon, Chair of Charlotte Public Safety Committee. Ms Fallon spoke briefly about the proposal to outfit CMPD officers with body cameras. She said she believes it will help officers by having video evidence to refute false civilian complaints against officers. She thanked the members of our Club for their police service and said members can contact her anytime with any concerns or problems.
- Scott Boyar, Club accountant, distributed handouts and discussed changes in tax laws and how they impact Club members. He then answered questions from members.

Review of November's Minutes: A motion to waive the reading of the minutes was made by Harry Dobson and was seconded by Frank DeMasi. The motion was passed.

Sickness & Distress:

- Club member Thomas Wood passed away on Oct. 5, 2014.
- Former Club Trustee Jim Houston is in hospice.
- Ed McGreal is having surgery on 1/15 for a 9/11 related cancer.

- Frank Barbera is in need of a donor for a kidney transplant.
- George Peterson, who celebrated his 91st birthday last month and regularly attends our meetings, has back problems that will require surgery.
- Joanne Zaffarese, wife of Ray Zaffarese has thyroid cancer.
- Tommy Yacopino, brother of Club member Mike Yacopino and Ret. NYPD Det. Anthony Yacopino passed away on Jan 6.
- Elizabeth McMillon, mother of Club member Lucius McMillon passed away on Jan. 9. Funeral services will be held in NY on Feb. 16.
- Al Sheppard will be tested this month to see if his lung cancer can be treated by surgery.

Communications & Bills:

- Effective Jan. 1, the annual family deductible for the SOC Prescription Plan is now \$50 a year; this is a \$25 reduction from last year, and a \$100 reduction from four years ago. Retirees, and their spouses, are now entitled to an annual optical benefit. In the past this benefit was only available every two years. Dependent children are still eligible for the optical benefit every year.
- DEA members were reminded to contact the health & welfare office and get their GHI co-payment reimbursement form. (212) 587-9120.
- A notification was sent to members about a dentist in Charlotte who became a Healthplex provider in the SOC plan in Dec. 2014. Subsequent information has been received that the dentist has since dropped out of the plan due to low reimbursement and difficulties in dealing with Healthplex. Members were advised that there is a dentist in Charlotte who is a participating provider in the DEA dental plan. Members were reminded that each line organization has a different Healthplex plan.
- A rumor had been circulating that GHI was not going to renew the expiring contracts of any physicians practicing in states other than NY. Verification of this with all of the line organizations proved it to be false.

Report of Officers

President:

- Harvey advised members that the Club Board had a discussion about donations to the families of officers Liu & Ramos. Being that college scholarships have been funded for Officer Ramos' children and the mortgages for their homes have been paid off, a suggestion was made to make a donation in their memory to their respective church/temple. Harvey asked members to submit further suggestions to him or any Board member.
- Harvey thanked the members who participated in the candlelight vigil on Law Enforcement Appreciation Day.
- Harvey discussed a derogatory email that had been forwarded by a non-club member. He reminded members to not let their emotions get in the way of facts when sending emails.
- Club shirts are available for purchase.
- Any member who has not paid their 2015 dues and attends a Club meeting will be assessed a \$5 charge for dinner.
- The guest speaker for February's meeting will be Jamahl Brown, Banker's Insurance. He will be discussing long term health care insurance.

VP: Dave Schultheis thanked everyone who attended the After Holiday Dinner Party. The food, music and fellowship were excellent and a good time was had by all.

Treasurer:

Club Checking Account as of 12/31

Beginning Bank Balance:	\$28,442.96
Deposits:	\$ 3,028.00
Payments	(\$12,152.87)
Ending Bank Balance:	\$19,318.09

Uncleared Transactions

Checks and Payments:	(\$ 3,668.40)
Deposits:	\$ 50.00
Uncleared Balance:	\$15,799.69

Samantha LaRossa Trust Fund as of 12/31.

Beginning Balance:	\$14,852.49
Deposits:	\$ 00.00
Interest:	<u>\$.37</u>
Balance	\$14,852.86

A motion to accept the Treasurer's report was made by Kevin Gribbon and was seconded by Vinnie Orsini. The motion passed.

Trustees:

- Frank DeMasi: Nothing to report. Bob Fee: Nothing to report.

Sgt. at Arms: Harry Dobson said that 22 members had qualified today for HR-218. The next qualification class will be on March 10.

Historian: No report

Committee Reports

- Social: A consensus from the members was to attend a Knights baseball game in May. Details will follow.
- Membership: 345 members.

Old Business: Nothing to report.

New Business:

Proposition for Honorary Membership: Dave Schultheis made a motion that was seconded by Ben Pepitone to make Claire Fallon and Scott Boyar honorary members of the Club. The motion passed.

Proposition for Membership:

- Ret. NYPD P.O. Chris Hynes - 43 Pct.
- Ret. NYPD Det. Anne Hawley - Divers
- Ret. NYPD Det. Robert Steffens - Transit Dist. 1

Re-application for Membership:

- Ret. NYPD P.O. William Corredor - PSA 3

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

Good of the Club:

- John Erker was sworn in as Trustee for Frank Aquilone's expired term.
- 50/50 of \$155 was won by Fred Layne

Motion to adjourn the meeting was made by Bob Hansen at 1945hrs and was seconded by Kevin Gribbon. The motion passed.

Next Meeting
November Feb. 10, 2015

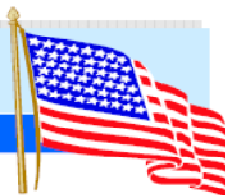
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DAVE SCHULTHEIS
VICE PRESIDENT

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MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

MODE OF RETIREMENT: SERVICE () ORDINARY DISABILITY () ACCIDENTAL DISABILITY ()

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

I declare my desire for membership in the 10-13 Club of Charlotte, NC, Inc. I will submit my membership fee and regularly subscribe my renewal fee by the 1st of January each year to remain a member in good standing. I attest that I am a bona fide honorably retired Law Enforcement Officer.

SIGNED _____ DATED _____

Make Check Payable To: 10-13 Club of Charlotte, NC, Inc.

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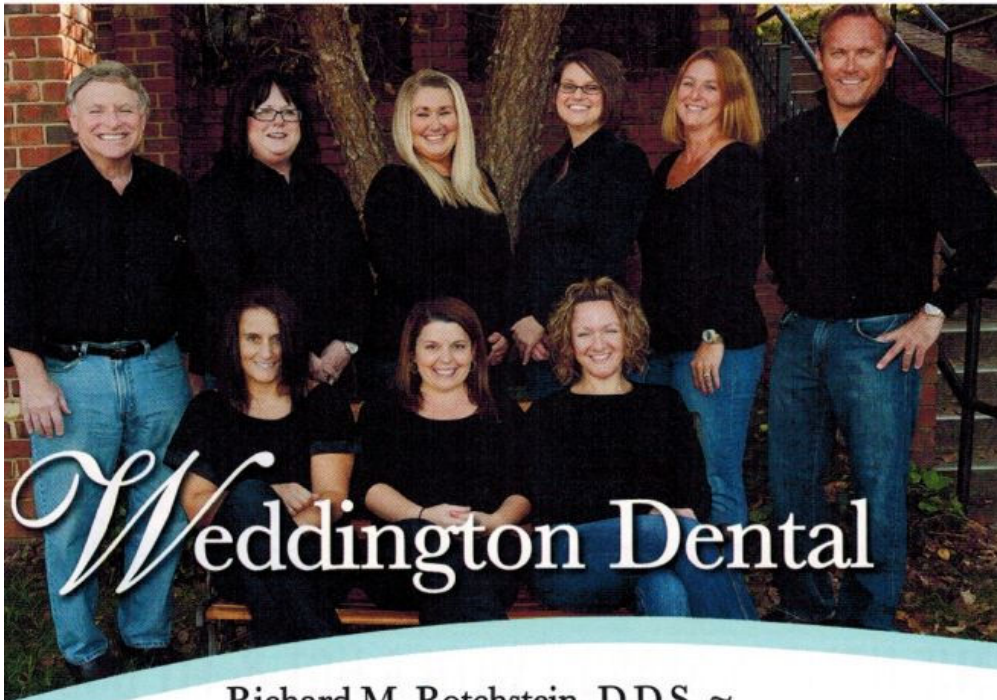
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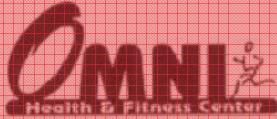
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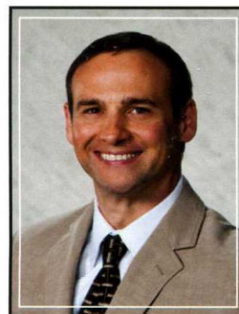
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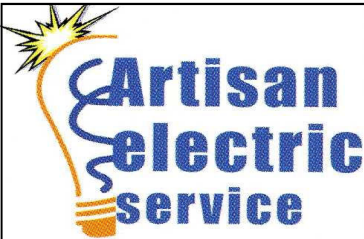
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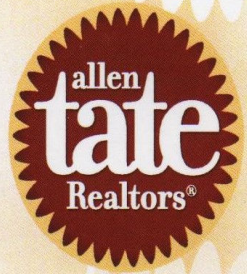
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