



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 1

10-13

January 2015

PRESIDENT'S MESSAGE

Hi All,

Unfortunately, in the closing days of 2014, the tragic assassination of NYPD officers Winjian Liu and Rafael Ramos and the numerous unprovoked attacks on law enforcement officers nationwide took the Merry out of Christmas and the Happy out of Hanukkah and New Year.

This senseless and cowardly assassination, the anti-police rhetoric from certain politicians, the criminal activities by demonstrators protesting alleged police brutality and the grand jury decisions not to indict the officers involved in the deaths of Michael Brown and Eric Garner have led to a deepening rift between the police and many in the communities they serve.

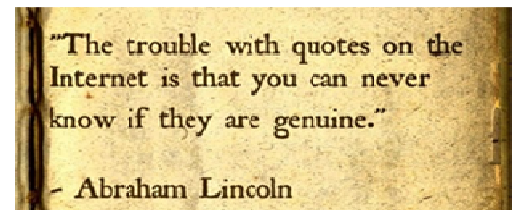
Many people, myself included, believe that the media, the so called community leaders and the politicians who align themselves with race baiters are complicit in the assassination, the deepening police/community rift and the recent assaults on police officers. To further their own agendas they used inflammatory rhetoric and innuendos that implied fiction was fact which emboldened protestors and fanned the flames of emotions rather than using the facts to put out these flames. They jumped to conclusions and made statements before all of the facts were known and failed to issue retractions of erroneous statements.

Many of you will remember the penal law lesson we learned studying for the Sergeants exam at PTS that said, "Dopey Dildock" is guilty of assault/murder if someone is injured or killed as a result of him yelling fire in a crowded theater when there wasn't a fire.

Additionally, the recurrent expression of outrage by police critics and the mainstream media about the use of deadly force by police officers against unarmed individuals fails to recognize that on average 4 times a year suspects have taken officers' weapons and murdered the police officer with it. Although you won't see a rally in the street when it happens again, or see five hours of nightly news coverage dedicated to the ongoing developments surrounding the incident, it will surely happen again.

On the flip side many people who are supposedly pro-police are also guilty of fanning the flames of emotions by emailing bigoted comments, inaccurate information or attributing fiction as fact.

As I have previously stated, we do ourselves a disservice by forwarding information that has not been verified. And as a past president of the U.S. once said



(continued on 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, January 13 at 6 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205
<http://www.charlotte1013.com/>

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President's Message continued.....

Now for some positive news. In 2014 we added 63 new members to our Club bringing our membership to 345.

As I look back on the accomplishments of our Club this past year I am proud to be the president of an organization whose members, though retired, still respond to the signal 10-13, "Officer Needs Assistance" and volunteer their time and/or donate their money to worthwhile causes and to assist each other. Last year our Club distributed almost \$14,000 to worthwhile causes.

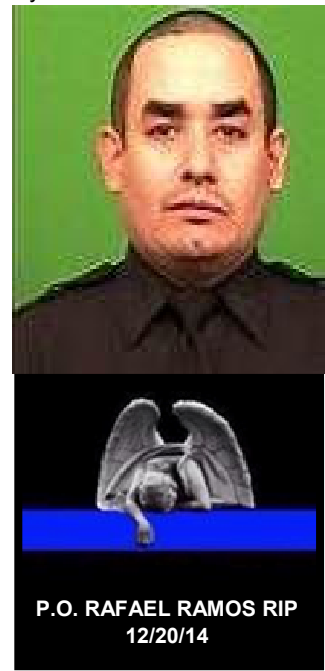
2014 Club Accomplishments

- Increased Club membership by 22%
- Had a sell out for our 1st annual after holiday party.
- Had our largest ever attendance for a meeting at our 9/11 Memorial Service and membership meeting with 95 members, 11 new members and 6 guests present.
- Awarded two \$1,000 college scholarships
- Participated in the FOP Lodge 9 Ladies Auxiliary Annual Peace Officers Memorial Service.
- Participated in Christ Covenant Day School Community Heroes Celebration.
- Held the 2nd annual Jimmy LaRossa Memorial Golf Tournament that raised \$11,000 for the Marine Corps Wounded Warriors Battalion.
- Donated \$500 to the Samantha LaRossa (daughter of Jimmy LaRossa) trust fund. The fund now totals \$14, 837.76
- Participated in the FOP Lodge 9 Back to School Shop with a Cop and Christmas Cops and Kids programs.
- Hosted a dinner for the NYPD & CMPD baseball teams during a baseball charity tournament in Charlotte and donated \$100 to the tournament to benefit the Marine Corps Wounded Warriors Battalion.
- Donated over \$500 worth of snacks and toiletries to our armed services personnel serving overseas.
- Assisted two ill members
- Donated \$634 to a CMPD officer in need.

Sadly in 2014, police line of duty deaths nationwide increased 24% over last year from 102 -126. Intentional deaths by gun increased 57% from 32 to 50 and that included 15 ambush assaults, which is a 300% increase over 2013. The NYPD saw a 100% increase in line of duty deaths from 2 - 4.

Go to <http://www.nleomf.org/assets/pdfs/reports/Preliminary-2014-Officer-Fatalities-Report.pdf> for a complete report.

Please remember the following NYPD officers who were killed in the line of duty in 2014.



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.



President's Message continued.....

Please be careful and aware of your surroundings. Nationwide there have been numerous threats made against active and retired police officers. (See Pg. 15). There have also been several incidents of attempts on the lives of on and off duty police officers and lug nuts loosened on cars with police decals/cards/plates, etc.



Life is like a journey on a train... with its stations... with changes of routes... and with accidents!

At birth we boarded the train and met our parents, and we believe they will always travel on our side.

However, at some station our parents will step down from the train, leaving us on this journey alone.

As time goes by, other people will board the train; and they will be significant i.e. our siblings, friends, children, colleagues, and even the love of our life. Many will step down and leave a permanent vacuum

Others will go so unnoticed that we don't realize that they vacated their seats!

This train ride will be full of joy, sorrow, fantasy, expectations, hellos, goodbyes, and farewells.

Success consists of having a good relationship with all the passengers...requiring that we give the best of ourselves.

The mystery to everyone is: We do not know at which station we ourselves will step down.

So, we must live in the best way - love, forgive, and offer the best of who we are.

It is important to do this because when the time comes for us to step down and leave our seat empty -- we should leave behind beautiful memories for those who will continue to travel on the train of life.

I wish you a joyful journey for the coming year on the train of life. Reap success and give lots of love.

More importantly, thank God for the journey!

Lastly, I thank you for being one of the passengers on my train!

On behalf of the entire Club board, let this New Year be better than last year. May it bring you everlasting peace and happiness and fill your home with joy and love.

I wish you all a Happy, Healthy, Prosperous and Safe New Year

Fraternally

A handwritten signature in black ink that reads "Harvey Katowitz". The signature is written in a cursive, slightly slanted style.

Harvey Katowitz

Rafael Ramos Must Never Be Forgotten

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



They Must Never Be Forgotten



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

I HAVE LAID DOWN MY LIFE IN SERVICE TO ALL OF YOU.

I HAVE BEEN A PART OF THE FABRIC THAT HAS HELD THE LINE BETWEEN YOUR SAFETY AND YOUR VICTIMIZATION. I HAVE GIVEN MY LIFE SO THAT OTHERS MAY LIVE IN PEACE. I HAVE LIVED MY LIFE AS A DEDICATED MEMBER OF THE GREATEST PROFESSION. THERE IS NO GREATER HONOR.

AS I NOW BECOME A PART OF THE RICH HISTORY OF LAW ENFORCEMENT, PLEASE REMEMBER ME ALWAYS FOR I HAVE LEFT BEHIND THOSE WHO LOVED AND DEPENDED UPON ME.

MY FELLOW OFFICERS AND MY AGENCY, PLEASE REMEMBER MY FAMILY, THEIR LOSS, AND DON'T LET TIME SOFTEN YOUR COMPASSION FOR THEM.

YOU GUARD THE GATE NOW AND I WILL CONTINUE MY WATCH FROM ABOVE.

We Must Never Forget Our Fallen Heroes

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



These were truly great people.



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

They Must Never Be Forgotten



OFFICER DOWN MEMORIAL PAGE

REMEMBERING ALL OF LAW ENFORCEMENT'S HEROES

2014 Line of Duty

Causes

Assault: 2
 Automobile accident: 26
 Drowned: 1
 Fire: 1
 Gunfire: 50
 Gunfire (Accidental): 2
 Heart attack: 15
 Motorcycle accident: 4
 Struck by vehicle: 5
 Vehicle pursuit: 5
 Vehicular assault: 10

By Month

January: 9
 February: 4
 March: 13
 April: 8
 May: 18
 June: 7
 July: 5
 August: 6
 September: 12
 October: 13
 November: 12
 December: 11

By State

Alabama : 4	Massachusetts : 1	Ohio : 1
Alaska : 2	Michigan : 2	Oklahoma : 2
Arizona : 3	Minnesota : 1	Pennsylvania : 4
Arkansas : 1	Mississippi : 2	Puerto Rico : 5
California : 14	Missouri : 2	South Carolina : 3
Colorado : 1	Montana : 1	Tennessee : 5
Florida : 6	Nebraska : 2	Texas : 11
Georgia : 5	Nevada : 2	Tribal Police : 2
Illinois : 1	New Hampshire : 1	U.S. Government : 6
Indiana : 4	New Jersey : 4	Utah : 1
Kansas : 1	New Mexico : 1	Virginia : 3
Kentucky : 1	New York : 9	Wisconsin : 1
Louisiana : 2	North Carolina : 2	

***The 2014 deaths of 5 NYPD officers from 9/11 related illnesses are not included in these figures.

[Deputy Sheriff David "Bubba" Johnson](#)
 Montgomery County Sheriff's Office, TN
 EOW: Sunday, January 12, 2014
 Cause of Death: Automobile accident

[Correctional Officer Amanda Baker](#)
 Scotts Bluff County Detention Center, NE
 EOW: Sunday, February 16, 2014
 Cause of Death: Assault

[Deputy Sheriff Ricky Del Fiorentino](#)
 Mendocino County Sheriff's Office, CA
 EOW: Wednesday, March 19, 2014
 Cause of Death: Gunfire

[Agent Carlos Rivera-Vega](#)
 Puerto Rico PD, PR
 EOW: Tuesday, January 21, 2014
 Cause of Death: Gunfire

[Officer Brian Law](#)
 California Highway Patrol, CA
 EOW: Monday, February 17, 2014
 Cause of Death: Automobile accident

[Police Officer Robert German](#)
 Windermere PD, FL
 EOW: Saturday, March 22, 2014
 Cause of Death: Gunfire

[Detective Sergeant Tom Smith](#)
 Bay Area Rapid Transit PD, CA
 EOW: Tuesday, January 21, 2014
 Cause of Death: Gunfire (Accidental)

[Officer Juan Gonzalez](#)
 California Highway Patrol, CA
 EOW: Monday, February 17, 2014
 Cause of Death: Automobile accident

[Master-at-Arms Mark Mayo](#)
 United States Navy Security Forces, US
 EOW: Monday, March 24, 2014
 Cause of Death: Gunfire

[Police Officer Kristian Willhight](#)
 Burns Flat PD, OK
 EOW: Thursday, January 23, 2014
 Cause of Death: Vehicle pursuit

[Detective John Hobbs](#)
 Phoenix PD, AZ
 EOW: Monday, March 3, 2014
 Cause of Death: Gunfire

[Officer Mark H. Larson](#)
 Jacksonville Sheriff's Office, FL
 EOW: Monday, March 24, 2014
 Cause of Death: Vehicular assault

[Undersheriff Brian Beck](#)
 Washita County Sheriff's Office, OK
 EOW: Thursday, January 23, 2014
 Cause of Death: Vehicle pursuit

[Police Officer III Nicholas Choung Lee](#)
 Los Angeles PD, CA
 EOW: Friday, March 7, 2014
 Cause of Death: Automobile accident

[Police Officer Alexander Thalmann](#)
 New Bern PD, NC
 EOW: Monday, March 31, 2014
 Cause of Death: Gunfire

[Sergeant David Baldwin](#)
 Jefferson County Sheriff's Office, CO
 EOW: Sunday, January 26, 2014
 Cause of Death: Motorcycle accident

[Agent Joaquín Correa-Ortega](#)
 Puerto Rico PD, PR
 EOW: Monday, March 10, 2014
 Cause of Death: Gunfire

[Police Officer David W. Smith](#)
 Johnson City PD, NY
 EOW: Monday, March 31, 2014
 Cause of Death: Gunfire

[Animal Control Officer Eddie Maurice Hamer](#)
 Hardeman County Sheriff's Office, TN
 EOW: Monday, January 27, 2014
 Cause of Death: Automobile accident

[Officer Jason Crisp](#)
 US Dept/ of Agriculture - Forest Service
 Law Enforcement and Investigations,
 EOW: Wednesday, March 12, 2014
 Cause of Death: Gunfire

[Police Officer Gregg Maloney](#)
 Plymouth PD, MA
 EOW: Tuesday, April 1, 2014
 Cause of Death: Motorcycle accident

[Sergeant Cory Wride](#)
 Utah County Sheriff's Office, UT
 EOW: Thursday, January 30, 2014
 Cause of Death: Gunfire

[Police Officer Marc Uland Kelley](#)
 Trinity University PD, TX
 EOW: Friday, March 14, 2014
 Cause of Death: Heart attack

[Deputy Sheriff Ernest T. Franklin](#)
 Barren County Sheriff's Office, KY
 EOW: Wednesday, April 2, 2014
 Cause of Death: Automobile accident

[Deputy Sheriff Percy Lee House, III](#)
 Greensville County Sheriff's Office, VA
 EOW: Friday, January 31, 2014
 Cause of Death: Automobile accident

[Chief Deputy Sheriff Pete Richardson](#)
 Lafayette County Sheriff's Office, AR
 EOW: Monday, March 17, 2014
 Cause of Death: Vehicular assault

[Police Officer Dennis Guerra](#)
 New York City PD, NY
 EOW: Wednesday, April 9, 2014
 Cause of Death: Fire

[Deputy Sheriff Jonathan Scott Pine](#)
 Orange County Sheriff's Office, FL
 EOW: Tuesday, February 11, 2014
 Cause of Death: Gunfire

[Police Officer James Morrissy](#)
 Oak Forest PD, IL
 EOW: Monday, March 17, 2014
 Cause of Death: Automobile accident

[Police Officer II Chris Cortijo](#)
 Los Angeles PD, CA
 EOW: Wednesday, April 9, 2014
 Cause of Death: Vehicular assault

They Must Never Be Forgotten

[Agent Marielis Morales-Santiago](#)
Puerto Rico PD
EOW: Thursday, April 10, 2014
Cause of Death: Automobile accident

[Deputy Sheriff Michael J. Severson](#)
Polk County Sheriff's Office, WI
EOW: Monday, April 14, 2014
Cause of Death: Gunfire

[Deputy Sheriff William Heath Kelley](#)
Covington County Sheriff's Office, AL
EOW: Friday, April 18, 2014
Cause of Death: Automobile accident

[Deputy Sheriff Bryan Marshall Berger](#)
Spotsylvania County Sheriff's Office, VA
EOW: Monday, April 28, 2014
Cause of Death: Heart attack

[Trooper Gabriel Rich](#)
Alaska State Troopers, AK
EOW: Thursday, May 1, 2014
Cause of Death: Gunfire

[Sergeant Patrick Scott Johnson](#)
Alaska State Troopers, AK
EOW: Thursday, May 1, 2014
Cause of Death: Gunfire

[Police Officer II Roberto C. Sanchez](#)
Los Angeles PD, CA
EOW: Saturday, May 3, 2014
Cause of Death: Vehicular assault

[Trooper Chelsea Richard](#)
Florida Highway Patrol, FL
EOW: Saturday, May 3, 2014
Cause of Death: Struck by vehicle

[Police Officer Noel Lee Hawk](#)
Eatonton PD, GA
EOW: Sunday, May 4, 2014
Cause of Death: Heart attack

[Master Sergeant John Collum](#)
Mississippi Department of Wildlife,
Fisheries and Parks
EOW: Friday, May 9, 2014
Cause of Death: Vehicular assault

[Police Officer Michael Alexander Petrina](#)
Metro Nashville PD, TN
EOW: Saturday, May 10, 2014
Cause of Death: Struck by vehicle

[Detective Charles Dinwiddie](#)
Killeen PD, TX
EOW: Sunday, May 11, 2014
Cause of Death: Gunfire

[Patrolman Stephen Arkell](#)
Brentwood PD, NH
EOW: Monday, May 12, 2014
Cause of Death: Gunfire

[Deputy Sheriff Steven LaCruz Thomas](#)
Franklin County Sheriff's Office, GA
EOW: Wednesday, May 21, 2014
Cause of Death: Automobile accident

[Correctional Officer Chad Charles](#)
Michigan Department of Corrections, MI
EOW: Wednesday, May 21, 2014
Cause of Death: Heart attack

[Police Officer Jair Cabrera](#)
Salt River PD, TR
EOW: Saturday, May 24, 2014
Cause of Death: Gunfire

[Border Patrol Agent Alexander Giannini](#)
US Border Patrol
EOW: Wednesday, May 28, 2014
Cause of Death: Automobile accident

[Trooper Christopher Skinner](#)
New York State Police
EOW: Thursday, May 29, 2014
Cause of Death: Vehicular assault

[Special Deputy Marshal Frank McKnight](#)
United States Marshals Service
EOW: Thursday, May 29, 2014
Cause of Death: Struck by vehicle

[Police Officer Brian Jones](#)
Norfolk PD, VA
EOW: Friday, May 30, 2014
Cause of Death: Gunfire

[Sergeant Paul Buckles](#)
Potter County Sheriff's Office, TX
EOW: Friday, May 30, 2014
Cause of Death: Heart attack

[Police Officer Kevin Dorian Jordan](#)
Griffin PD, GA
EOW: Saturday, May 31, 2014
Cause of Death: Gunfire

[Sergeant Daryl Giles](#)
Philadelphia School PD, PA
EOW: Monday, June 2, 2014
Cause of Death: Heart attack

[Police Officer Igor Soldo](#)
Las Vegas Metropolitan PD
EOW: Sunday, June 8, 2014
Cause of Death: Gunfire

[Police Officer Alyn Beck](#)
Las Vegas Metropolitan PD,
EOW: Sunday, June 8, 2014
Cause of Death: Gunfire

[Police Officer Scott Hewell](#)
Stockton PD, CA
EOW: Wednesday, June 11, 2014
Cause of Death: Automobile accident

[Chief of Police Lee Dixon](#)
Little River-Academy PD, TX
EOW: Thursday, June 19, 2014
Cause of Death: Gunfire

[Deputy Sheriff Allen Bares, Jr.](#)
Vermilion Parish Sheriff's Office, LA
EOW: Monday, June 23, 2014
Cause of Death: Gunfire

[Deputy Sheriff Jacob Daniel Calvin](#)
Tipton County Sheriff's Office, IN
EOW: Saturday, June 28, 2014
Cause of Death: Automobile accident

[Officer Perry W. Renn](#)
Indianapolis Metropolitan PD, IN
EOW: Saturday, July 5, 2014
Cause of Death: Gunfire

[Patrolman Jeffrey Brady Westerfield](#)
Gary PD, IN
EOW: Sunday, July 6, 2014
Cause of Death: Gunfire

[Detective Melvin Santiago](#)
Jersey City PD, NJ
EOW: Sunday, July 13, 2014
Cause of Death: Gunfire

[Police Officer Christopher Goodell](#)
Waldwick PD, NJ
EOW: Thursday, July 17, 2014
Cause of Death: Automobile accident

[Police Officer Scott Patrick](#)
Mendota Heights PD, MN
EOW: Wednesday, July 30, 2014
Cause of Death: Gunfire

[Sheriff Mark A. Hecker](#)
Butler County Sheriff's Office, NE
EOW: Tuesday, August 12, 2014
Cause of Death: Heart attack

[Lieutenant Patrick Libertone](#)
Los Angeles Co. Sheriff's Department, CA
EOW: Tuesday, August 12, 2014
Cause of Death: Heart attack

[Deputy Sheriff Joseph James Dunn](#)
Cascade County Sheriff's Office, MT
EOW: Thursday, August 14, 2014
Cause of Death: Vehicular assault

[Chief of Police Michael Pimentel](#)
Elmendorf PD, TX
EOW: Saturday, August 23, 2014
Cause of Death: Gunfire

[Agent Geniel Amaro-Fantauzzi](#)
Puerto Rico PD, PR
EOW: Monday, August 25, 2014
Cause of Death: Gunfire

[Constable Cleve Johnson](#)
Titus Co., TX Constable's Office - Pct. 2
EOW: Thursday, August 28, 2014
Cause of Death: Automobile accident

[Police Officer Daryl Pierson](#)
Rochester PD, NY
EOW: Wednesday, September 3, 2014
Cause of Death: Gunfire

[Patrolman II Nickolaus E. Schultz](#)
Merrillville PD, IN
EOW: Sunday, September 7, 2014
Cause of Death: Gunfire

[Corporal Jason E. Harwood](#)
Topeka PD, KS
EOW: Sunday, September 7, 2014
Cause of Death: Gunfire

[Deputy Sheriff Joseph Matuskovic](#)
Charleston County Sheriff's Office, SC
EOW: Monday, September 8, 2014
Cause of Death: Gunfire

[Border Patrol Agent Tyler R. Robledo](#)
US Border Patrol,
EOW: Friday, September 12, 2014
Cause of Death: Automobile accident

They Must Never Be Forgotten

[Corporal Bryon Keith Dickson, II](#)
Pennsylvania State Police, PA
EOW: Friday, September 12, 2014
Cause of Death: Gunfire

[Deputy Sheriff Michael Norris](#)
Monroe County Sheriff's Office, GA
EOW: Sunday, September 14, 2014
Cause of Death: Gunfire

[Police Officer Reinaldo Arocha, Jr.](#)
Newark PD, NJ
EOW: Tuesday, September 16, 2014
Cause of Death: Heart attack

[Senior Deputy Jessica Laura Hollis](#)
Travis County Sheriff's Office, TX
EOW: Thursday, September 18, 2014
Cause of Death: Drowned

[Police Officer Michael Williams](#)
New York City PD, NY
EOW: Sunday, September 21, 2014
Cause of Death: Automobile accident

[Police Officer Jordan Corder](#)
Covina PD, CA
EOW: Tuesday, September 30, 2014
Cause of Death: Motorcycle accident

[Trooper David Kedra](#)
Pennsylvania State Police, PA
EOW: Tuesday, September 30, 2014
Cause of Death: Gunfire (Accidental)

[Sergeant Michael Joe Naylor](#)
Midland County Sheriff's Office, TX
EOW: Thursday, October 9, 2014
Cause of Death: Gunfire

[Deputy Sheriff John Timothy Williamson](#)
Butler County Sheriff's Office, AL
EOW: Saturday, October 25, 2014
Cause of Death: Heart attack

[Officer Anthony Haase](#)
Rio Rancho PD, NM
EOW: Sunday, October 26, 2014
Cause of Death: Automobile accident

[Patrolman Robert Blajszczak](#)
Summerville PD, SC
EOW: Sunday, October 26, 2014
Cause of Death: Heart attack

[Sergeant Jeffrey W. Garrett](#)
Dothan PD, AL
EOW: Monday, October 27, 2014
Cause of Death: Heart attack

[Deputy Sheriff Eugene Kostiuhenko](#)
Ventura County Sheriff's Office, CA
EOW: Tuesday, October 28, 2014
Cause of Death: Vehicular assault

[Deputy Sheriff Jesse Valdez, III](#)
Harris County Sheriff's Office, TX
EOW: Wednesday, October 29, 2014
Cause of Death: Vehicular assault

[Police Officer Shaun Richard Diamond](#)
Pomona PD, CA
EOW: Wednesday, October 29, 2014
Cause of Death: Gunfire

[Police Officer David Payne](#)
Chandler PD, AZ
EOW: Friday, October 31, 2014
Cause of Death: Vehicular assault

[Constable Robert Parker White](#)
El Paso Co. TX Constable's Office - Pct 1
EOW: Saturday, November 1, 2014
Cause of Death: Assault

[Deputy Sheriff Matthew Chism](#)
Cedar County Sheriff's Office, MO
EOW: Sunday, November 2, 2014
Cause of Death: Gunfire

[Deputy Sheriff Darrell Perritt](#)
Maury County Sheriff's Department, TN
EOW: Tuesday, November 4, 2014
Cause of Death: Vehicle pursuit

[Investigator Holmes Smith](#)
Clarendon County Sheriff's Department, SC
EOW: Wednesday, November 5, 2014
Cause of Death: Automobile accident

[Police Officer Ronald A. Leisure](#)
U.S. Departments of Affairs Police Services
EOW: Friday, November 14, 2014
Cause of Death: Heart attack

[Police Officer Justin Winebrenner](#)
Akron PD, OH
EOW: Sunday, November 16, 2014
Cause of Death: Gunfire

[Sergeant Jeffrey Wayne Greene](#)
Union County Sheriff's Office, NC
EOW: Wednesday, November 19, 2014
Cause of Death: Automobile accident

[Sergeant Alejandro "Alex" Martinez](#)
Willacy County Sheriff's Office, TX
EOW: Friday, November 21, 2014
Cause of Death: Automobile accident

[Deputy Sheriff Christopher Smith](#)
Leon County Sheriff's Office, FL
EOW: Saturday, November 22, 2014
Cause of Death: Gunfire

[Deputy Sheriff James "Bart" Hart](#)
Elmore County Sheriff's Office, AL
EOW: Sunday, November 23, 2014
Cause of Death: Automobile accident

[Agent Edwin O. Roman-Acevedo](#)
San Juan PD, PR
EOW: Wednesday, November 26, 2014
Cause of Death: Gunfire

[Police Officer Ernest Montoya](#)
Navajo Div. of Public Safety, Tribal Police
EOW: Sunday, November 30, 2014
Cause of Death: Heart attack

[Deputy Sheriff Grant William Whitaker](#)
Ingham County Sheriff's Office, MI
EOW: Sunday, December 7, 2014
Cause of Death: Vehicle pursuit

[Police Officer Richard Anthony Champion](#)
Perryopolis Borough PD, PA
EOW: Sunday, December 14, 2014
Cause of Death: Vehicle pursuit

[Deputy Sheriff John Robert Street](#)
George County Sheriff's Office, MS
EOW: Tuesday, December 16, 2014
Cause of Death: Automobile accident

[Police Officer Rafael Ramos](#)
New York City PD, NY
EOW: Saturday, December 20, 2014
Cause of Death: Gunfire

[Police Officer Wenjian Liu](#)
New York City PD, NY
EOW: Saturday, December 20, 2014
Cause of Death: Gunfire

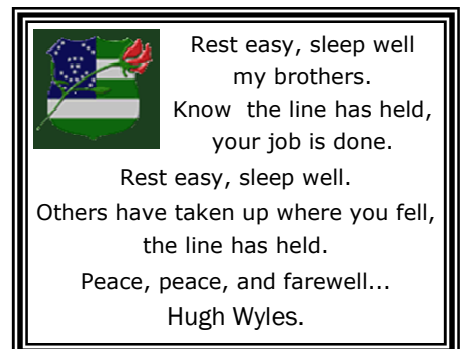
[Police Officer Charles Kondek](#)
Tarpon Springs PD, FL
EOW: Sunday, December 21, 2014
Cause of Death: Gunfire

[Police Officer Tyler Jacob Stewart](#)
Flagstaff PD, AZ
EOW: Saturday, December 27, 2014
Cause of Death: Gunfire

[Special Police Officer Stephen Petruzzello](#)
Cliffside Park PD, NJ
EOW: Monday, December 29, 2014
Cause of Death: Struck by vehicle

[Bridge and Tunnel Officer Thomas Choi](#)
Triborough Bridge and Tunnel Authority
Police, NY
EOW: Monday, December 29, 2014
Cause of Death: Struck by vehicle

[Police Officer James E. Foster, Jr.](#)
Denham Springs Police Department, LA
EOW: Tuesday, December 30, 2014
Cause of Death: Motorcycle accident



DECEMBER'S MEMBERSHIP MEETING



Ret. USMC Lt. Col. Craig E. Stephens receives \$11,000 for the Wounded Warriors Battalion



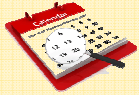
Pres. Harvey Katowitz receives a Certificate of Appreciation from the USMC



L-R Vinnie Orsini, Club VP Dave Schultheis, Kevin Gribbin & Bob Hansen



MEMBERSHIP



2015 Monthly Meeting Dates

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



Our guest speaker for this month's membership meeting is Club Accountant Scott Boyar

Scott will be discussing changes to the tax laws and how it will affect our earnings/pensions.



BIRTHDAYS



JANUARY

Castrogiovanni, Chris	1/2
Chomicki, Robert	1/4
Albrecht, Bob J	1/6
Laurel, Randy	1/6
Murray, Robert	1/7
Kennedy, Albert II RIP	1/7
Famulari, Charles	1/8
Doyle, Thomas	1/9
Bedell, William	1/9
McGreal, Edward	1/9
Ginsberg, Jeffrey	1/12
Skpowski, Mark	1/13
Lewis, Kenneth	1/14
Willms, Alan,	1/19
Lane, Edward,	1/20
Wunderlich, Walter (Buddy)	1/20
Davis, Nicki	1/22
Rhodie, Antoinette	1/22
Cappelmann, Kevin	1/23
Komst, Delores	1/24
Daily, Wes	1/25
Palestron, Frank	1/25
Prince, Dean	1/27
Schanil, Robert	1/28
Davidson, Janet	1/28
Gramarossa, Frank	1/28
Schanil, Robert	1/28
Silvestro, Jr., John	1/30
Blondo, Michael	1/31

IN MEMORIAM

THANKFULLY, NOTHING TO REPORT



SICK DESK UPDATE

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.



The following members joined our Club in December

Ret. NYPD Det. Mark Mirailh- 67 Sqd
 Ret. NYPD PO. Latitia Nash- MTN Pct.
 Ret. NYPD Det. Phil Roman- BSND
 Ret. City of Hollywood, FL PD Sgt. James Weaving

Keep This Date Open

January 13 - HR 218 Qualification
 See page 21 for further information



We presently have 346 members, 235 from the NYPD and the remainder from 59 other law enforcement agencies



If you have not paid your 2015 dues please do so now using the Dues Renewal form on page 11.

MEMBERSHIP



NYPD 10-13 CLUB OF CHARLOTTE, NC, INC

137 Cross Center Rd.
Suite150
Denver, NC 28037



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

2015 Dues Renewal



LAST NAME _____ 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.

MEMBERSHIP



The National Fraternal Order of Police has partnered with C.O.P.S. and law enforcement associations across America on a National Law Enforcement Appreciation Day scheduled for January 9th, 2015.

In light of recent negativity directed toward law enforcement nationally, there is a need to show law enforcement officers that our citizens recognize the difficult and sometimes impossible career they have chosen, in public service to us all.

Can you imagine going to work each day and wondering if you'll survive your shift and see your family that night?

Most people can't. But in law enforcement, this is a fact of life. Each day 780,000 police officers across our country put a badge on and go to work knowing they may face extremely dangerous situations. Yet, they go to work anyway. Being a law enforcement officer is not just a job, it is a calling. The pay is low, the hours can be terrible, and there is sometimes little appreciation for what you do. Yet, they do it anyway.

What the public doesn't see is the lengths law enforcement takes to keep our communities safe. On average, between 105 and 203 officers die in the line of duty each year, 50,000 officers are assaulted in the line of duty each year, 14,000 officers are injured in the line of duty each year, and over 300 officers commit suicide each year. There is no other profession in the world, except possibly the military, where you will find these kinds of statistics.

Being a law enforcement officer truly is an impossible job. You must be professional, courteous, caring and yet be ready to protect the public at all times. You must be prepared to make life and death decisions at a moment's notice. You take an amazing amount of abuse at times, but have to view this abuse as just "part of the job." You do not have the liberty to express your emotions during many situations.

Law enforcement officers play such an integral part in our society; without them, chaos would reign. Have you ever thought about what you would do if you were in trouble – a car accident, a home invasion, an assault – and you did not have someone to call for help? No matter how much abuse law enforcement takes, they continue to do their job, and do it well. They are the guardians of our way of life and they deserve our support.

On January 9th, we call our nation's citizens to action in support of law enforcement. Those citizens who appreciate law enforcement and are discouraged about the negative attention being given, are encouraged take time on Friday, January 9th to show their support. Support can be shown in a number of ways:

Change your profile picture on social media to the .jpg image at the beginning of this proposal

See a police officer? Thank a police officer

Wear blue clothing in support of law enforcement

Send a card of support to your local police department or state agency

Share a positive story about a positive law enforcement experience on social media

Ask children in your community write letters in support of law enforcement

Participate in Project Blue Light.

Proudly display your blue light in support of law enforcement.

Organize an event or a rally in support of your law enforcement officers

Advertise your support through local media outlets/billboards

Post the public service announcement supplied by C.O.P.S. to your law enforcement's webpage or social media pages

All of our partnering organizations welcome media outlets to cover this nationwide campaign in support of law enforcement. Leaders from all of the supporting agencies will make themselves available for interviews on the morning of January 9th, 2015.

Contact Sara Slone at the National C.O.P.S. office to set up these interviews at (573) 346-4911.

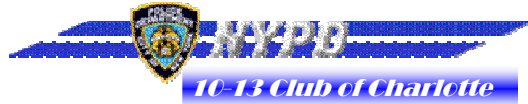
Please also see this link to a PSA you can also feel free to post or send to your members:

<https://www.youtube.com/watch?v=uK-OUvwasUc>

Patrick Yoes

National Secretary

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



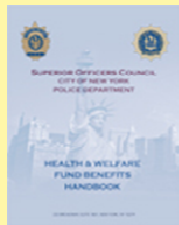
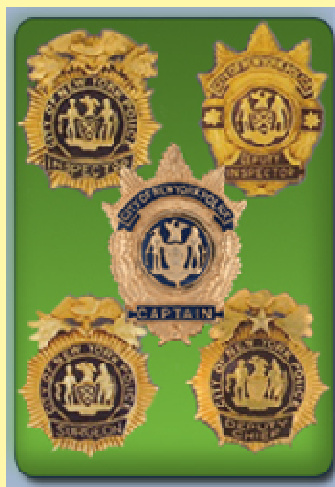
Bernard Roe



Frank DeMasi



John Erker



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	Time	Location
To Be Announced	TBA	TBA

Line Organizations



Dec. 30, 2014

Dear CEA Member,

Many of us continue to experience unshakable feelings of sadness since the assassination of Police Officers Rafael Ramos and Wenjian Liu at the hands of an evil programmed to destroy by the many anti-police voices that fill our country today.

The depth of sadness, emptiness, anger and loss we feel has not ached this hard since the terrible day of September 11, 2001. The sense of betrayal we feel by our elected officials and public we serve is from another time much further in our past.



In a reflection of police solidarity over 25,000 police officers from throughout the country came together Saturday to mourn and pay tribute to Police Officer Ramos and offer condolences to his wife, children and extended family. It is through our solidarity with the other NYPD police unions that we will seek to move forward from this terrible tragedy; the current climate of anti-police fever in our nation; and the sense of lawlessness anarchist groups have been allowed to introduce in their daily protests in New York City. At the request of Pat Lynch the police unions have adopted a stance of public silence until Police Officer Liu is laid to eternal rest. The CEA has kept to its word and refused comment, interview and media appearance during this time. I have been in daily contact with brethren NYPD union leaders, the Police Commissioner and, at his request, met privately with the Mayor before Christmas to give him a blunt critique of the hostile anti-police environment in our City as we all work to find common ground to serve as a foundation to move forward.

Later today the CEA will participate in a round table discussion with all NYPD police unions, the Mayor, and Commissioner Bratton as a first step in this process. We will honor and allow the PBA to lead any conversation and stand in solidarity with them as they express raw outrage against the forces that caused the cold blooded assassination of our two brother Police Officers.

In the coming days and weeks you will be looked upon by many for guidance, leadership and advice at a time when many of our peers and officers under our care are deeply angry. Unfortunately, but understandably, this anger provided visual displays of back-turning at the funeral of Police Officer Ramos that caused pain for his loved ones. Media attention was quick to shift their attention to these visual voices at the expense of our assassinated brother and his grieving family. We must work to honor Police Officer Wenjian Liu's sacrifice at future services. In this forum the appropriate protest is not a sign or turning away from mourners, or people the family has asked to speak, but rather cold, steely silence.

There will be no quick resolution to the pain our Department currently feels. In solidarity we will move forward and respond to the challenges we face. I will work hard to respond to the many concerns you have expressed to me, but understand that now is not the time to list demands that can be twisted by media interests - and the reflexive need to mobilize for political action is a year and a half late and two years early.

Our City and our Department face many threats to our safety this New Year's Eve. Be alert and conscious of your surroundings and continue to take precautions to provide for the safety of the men and women of the New York City Police Department as we carry out our obligation to the people of this City. I wish you the best in the New Year and will communicate again with you in 2015.

Fraternally,

Roy

Roy T Richter

President

NYPD Captains Endowment Association

(212) 791-8292

Line Organizations



UPDATE REGARDING THREATS AGAINST MOS!

December 24, 2014

Dear LBA Member(s):

We were recently made aware of additional threats being made against Members of the Service. These threats are actively being investigated, and vetted, by several Units within the Department. All threats are being treated as plausible until proven otherwise. We do not wish to cause or create an alarmist environment within the ranks of the Department; however, our primary mission remains to be ensuring the safety of our members and the officers they supervise.

Unfortunately, as was evidenced by the horrific cold blooded assassination of Police Officers Ramos and Liu, the members of the Department have been made tangible targets of psychotic individuals being fueled by the anti-law enforcement atmosphere being perpetuated and tolerated by our civic leaders.

Based on recent information received by the Department, I ask that all our members practice extreme vigilance in regard to their safety both on and off duty. I strongly urge our members to:

- * Be armed both on and off duty.
- * Be cognizant of their surroundings and persons in their vicinity at all times
- * Be extremely alert when entering or exiting any Dept. facility; especially Precinct, Housing and Transit facilities.
- * Avoid habitual patterns while at work or on patrol; don't go to the same locations at the same time on every tour.
- * Refrain from wearing any paraphernalia that readily identifies you (or your family members) as being affiliated with law enforcement.
- * Be conscious while driving to and/or from work to ensure that you are not being followed.
- * Edit or audit your information on social media web sites to ensure that you do not readily identify yourself as a member of law enforcement, list the identity of family members, post photos of family members or list your personal information i.e. address.

If you believe that you are being followed, either on foot or when driving, or if your suspicions are piqued by someone's actions toward you or your family, immediately take action to protect your safety and if feasible call 911.

Again, we are not trying to create an alarmist environment but these are unusually dangerous times when members of law enforcement are being identified as targets for certain people's baseless hatred for law enforcement.

Please stay alert and stay safe. Be aware of your surroundings and cognizant of people around you.

Fraternally,
Lou Turco
President

VERIZON WIRELESS DISCOUNT FOR RETIRED MEMBERS

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

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

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

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

Line Organizations



Sergeants Benevolent Association

35 Worth Street New York, NY 10013

Ed Mullins, President



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.nycdisabiltylaw.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



The Detectives' Endowment Association, Inc.

Police Department, City of New York

Answers to Frequently Asked Questions and Important Information: Retiree Health and Welfare

1. The DEA covers your Dental, Optical and Prescription Benefits

Please note that we have very limited information pertaining to your medical coverage and for the best information please contact your medical carrier or City Health Benefits (HIPPA laws prevent us from obtaining any claim information or history regarding your medical benefits).

Retired (212) 513-0470 www.nyc.gov/olr Health Benefits

(Please note that we are aware that it is extremely difficult to get in touch with the City Health Benefits office but it is the only number available. You may have an extended wait time, if a representative is needed please press 5 when options are given).

2. What is my DEA ID number?

Your DEA ID number is a unique number assigned to each member and their family and should be used in place of the member's SS# in order to protect your identity. It can be found on your dental, optical and prescription cards and begins with the letters DEA.

3. What Health Insurance Companies Handle My Benefits?

Optical – (Optical Vouchers are no longer needed)

Retired Members In NY or NJ

Davis Vision (800) 999-5431 or

Vision Screening (800) 652-0063

Outside of NY or NJ

Davis Vision only (800) 999-5431

Dental- Healthplex (800) 468-0600

1. PPO/Reimbursement Plan

There is a listing of participating dentists in this plan. If you choose to use one of them payment will be sent directly to the dentist and there is no out of pocket cost as long as your procedure is covered. You are also free to go to a non-participating dentist of your choice, pay them and submit for reimbursement according to the DEA fee schedule.

2. Comprehensive Panel Plan

In this plan you must choose a dentist off the participating dentist list and enroll yourself and the entire family within that dental office. If you or a family member chooses to use another dentist, NOTHING will be covered. Pediatric Dentists are covered for children under age 3 ONLY in this plan. In order to change your dentist you MUST contact the DEA office and request a change form.

(Continued on next page)

Line Organizations

Prescription Drugs - Benecard PBF (identification card has your DEA ID Number).

Please note that if you are under the age of 65 and not on Medicare you should also have an Express Scripts Card that states PICA on it. This card covers any form of Injectable Drugs or Chemotherapy/Cancer drugs. If you do not have a card, please contact Express Scripts at (800) 467-2006 or go to www.express-scripts.com

Note: Diabetic Drugs are covered through your medical carrier (ex; GHI, HIP, AETNA etc.). Please present that card to your pharmacist for diabetic prescriptions.

4. Retirees There is a calendar yearly deductible (July 1st- June 30th) for prescriptions on your brand name medications.
Single- \$50; Double (Member/Spouse or Member/ 1 dependent) - \$100; Family (3 or more) - \$150

5. Student Verification is due twice per year for children ages 19-23.
September 1st for the Fall Verification which covers your child from September 1st – February 28th
March 1st for the Spring Verification which covers your child from March 1st – August 31st
Please note if your child's 19th birthday falls within a semester you must provide verification for that semester. If your child turns 23 his/her benefits will be terminated as of their 23rd birthday not the end of the semester.

6. Dependent Eligibility: Adding/ Deleting Spouse or Children you must send in required documentation
IMPORTANT!!


If you become divorced your Spouse **MUST** be removed as of the date of your divorce. If you neglect to remove your ex-spouse and benefits are used you will be billed and be required to refund the DEA in full.

7. Cobra Benefits

DEA offers Cobra benefits for Dental, Optical, and Prescriptions. These benefits must be picked up within 60 days of the date of a Qualifying Event or Termination (ex; divorce, vesting out, age out for students.) Cobra benefits must be paid for by the member/elector.

8. Change of Address

Updating your Address is extremely important!! You must contact the D.E.A. in order to update your address so you can receive any important updates and benefits information. Along with the DEA you must also update your address through City Health Benefits and Pension/ Payroll.



THE NEW YORK CITY PATROLMEN'S BENEVOLENT ASSOCIATION
PBA UPDATE
www.nycpba.org
Patrick J. Lynch President

Charitable Purpose

The PBA Widows' and Children's Fund, Inc. (the "Fund") provides aid and assistance to widows, widowers and eligible dependents of police officers who have lost their lives in the line of duty. Eligibility is defined as all widows, widowers and children of active police officers who lose their lives in the line of duty as the Directors may deem either worthy of or otherwise in need of relief or assistance. Benefits are determined on a yearly basis, by a majority vote of the committee established to oversee procedures. Benefits provided to eligible beneficiaries vary on a yearly basis, depending on, among other things, the availability of funds.

If you would like to donate to this 501(c)3 tax-exempt organization, please make a check payable to the NYC PBA Widows and Children's Fund, and send it to Joseph Alejandro at the Patrolmen's Benevolent Association, 125 Broad Street, 11th Floor, New York, NY 10004-2400.

Links to Police Line and Fraternal Organization websites

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



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



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



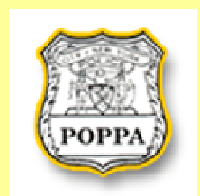
<http://www.nypd-lba.org/>



<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/>

Line Organizations



What to do when a loved one dies

(This pertains to any retiree. Replace DEA with retirees respective union. Print page and provide it to your spouse)

In the event of the death of a DEA member, a spouse or beneficiary should be prepared to obtain copies of documents which will be needed by the union and by various agencies, organizations, and the government to straighten out the deceased's estate.

Here is a list of the documents that each member's spouse or beneficiary will need, and for whom they will be needed.

Death Certificates

You will need one copy of the death certificate for the DEA Health Benefits office.

You will also need two copies for the City (one for the Employee Section and one for the Pension Section of the PD.)

If the deceased was a veteran, you will need two copies of the death certificate for the Veterans Administration.

One copy is also needed for the Social Security Administration and another copy is needed for the Department of Motor Vehicles.

A copy will also be needed for your insurance company. DEA insurance policies are handled through Mechanic & Associates at (845) 624-3800, or call toll free in the State of New York (888) 669-3800; or call toll free out of State (888) 956-3800. If you have other policies, you will need one copy for each company involved.

In order to execute the Will, you will need one death certificate for the deceased's lawyer. Additionally, the spouse or beneficiary should retain a copy of the death certificate for his or her personal records and for future reference.

Marriage Certificates with the official raised seal

If the deceased was a veteran, you will need one copy of the marriage certificate for the Veterans Administration.

One copy will also be needed for the Social Security Administration.

Marriage certificates cost approximately \$10.00 for the first copy and \$5.00 for each additional copy. They are available from the City Hall where you were married.

Last Will and Testament

You will need one copy of the deceased's Will for the state's Department of Taxation in order to obtain a tax waiver for pension monies.

You will also probably need one copy for the Internal Revenue Service.

Active and retired DEA members are entitled to a Last Will and Testament, a Living Will, and/or Health Care Proxies from the DEA's attorneys, Karasyk & Moschella. Call Karasyk & Moschella directly at (212) 233-3800 for this service.

Surrogates' Certificates

In the event that the Will calls for a transfer of ownership of property, you will need the following surrogate's certificates, supplied by Surrogates Court:

One copy for the Department of Motor Vehicles in order to transfer car ownership;

One copy for the City Department of Finance in order to collect the deceased's final pay checks;

One copy for the State Department of Taxation for a tax waiver in order to collect pension monies;

And one copy for the City Comptrollers Office (in some cases this is necessary to collect pension monies).

Please note that it usually takes about 3-1/2 months after a person's death for a spouse or beneficiary to receive a Surrogate's Certificate.

Discharge Papers

If the deceased was a veteran, a copy of his or her discharge papers will be needed for the Veterans Administration. The veteran's original discharge papers may be needed for the Social Security Administration.

Paid Funeral Bills

The Detectives' Endowment Association will pay up to \$10,000 for the funeral of any active NYPD detective who passes away, regardless of the cause of death. (This does not apply to retirees.) As of July 1, 2000, the Union also provides a \$5,000 funeral expense for an active NYPD detective's spouse or properly registered domestic partner. (This also does not apply to retirees.) If the member or spouse chooses, the DEA can pay the funeral home and others directly.

In addition to the processing of this benefit, you will need copies of paid funeral bills for the NYPD in order for the spouse or beneficiary to receive the deceased's final paychecks from the Department.

An additional set of copies will be needed for the Pension Section (unless the undertaker fills out the pension supplies form).

DEA Annuity Fund

If the deceased kept an account with the DEA Annuity Fund, upon notification of the member's death, the DEA will send a form to the beneficiary, who needs to fill out the form and return it to the DEA, along with a copy of the deceased's death certificate. The beneficiary has the option to roll over the account into an IRA or withdraw the funds.

DEA Health Benefits

The DEA will provide a health benefits package to the surviving spouse of an active DEA member and his or her eligible dependents (up to the age of 19). To purchase this COBRA coverage, survivors should contact the DEA Health Benefits office at (212) 587-9120, Monday through Friday, 9:00 AM to 5:00 PM.

Social Security Administration

Your nearest Social Security office, which will be listed under the government section in your phone book, requires one copy of the deceased's death certificate and one copy of the deceased's marriage certificate (with seal).

What's Happening



JANUARY

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	31	January 1 NEW YEAR'S DAY	2	3
4	5	6 NYPD 10-13 CLUB OF CHARLOTTE BOARD MEETING	7	8	9 NATIONAL LAW ENFORCEMENT APPRECIATION DAY	10 NYPD 10-13 CLUB OF CHARLOTTE DINNER DANCE
11	12	13 NYPD 10-13 CLUB OF CHARLOTTE MEMBERSHIP MEETING	14	15	16	17
18	19 MARTIN LUTHER KING, JR. DAY	20	21	22	23	24
25	26	27	28	29	30	31



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

*** SUPPORT YOUR LOCAL POLICE ***

COURTESY
PROFESSIONALISM
RESPECT



RALLY AND PRESS CONFERENCE

TUESDAY JANUARY 13, 2015 • 12:00 NOON
QUEENS BOROUGH HALL
120-55 QUEENS BLVD.
KEW GARDENS, NY 11424

COME OUT and show your support for the men and women of the NYPD. Stand together with the Law Enforcement Community and your Queens neighbors: PBA, DEA, SBA, LBA, CEA, Clergy, Civic Leaders, Business Leaders, Elected Officials, Students, Parents, Seniors, Concerned Citizens...

#SupportTheShield

For more information contact:
Capt Joseph Concannon:
jconcannon@joe4NY.org



NYPD REUNION ANNUAL LUNCHEON

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

\$40 per person (pay at the door)

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

Bar is limited to beer, wine and soda

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

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

Email attendance to: nypdluncheon@live.com

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

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>



January 13. is the first of 4 dates this year 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,

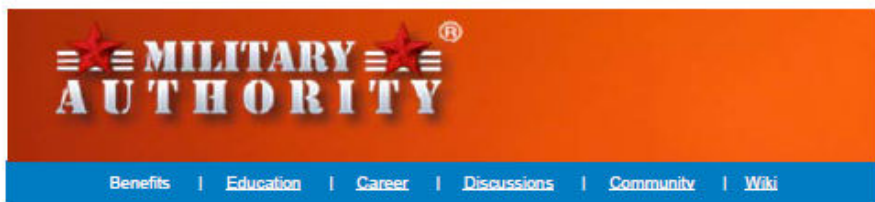
Contact Patrolman Mike Gibson, Waxhaw PD, 704-690-5247, mgibson833@gmail.com for more information.

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

Military & Veterans



Have the Most Helpful Information At Your Fingertips

Dear Subscriber,

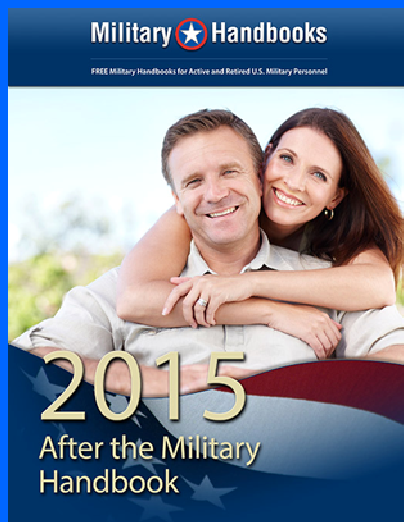
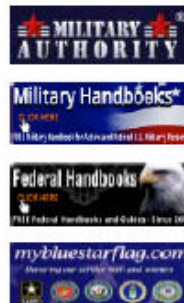
The Military Authority family of websites is an online gathering place for active duty, retired, and veteran military members, families, friends, and federal employees.

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

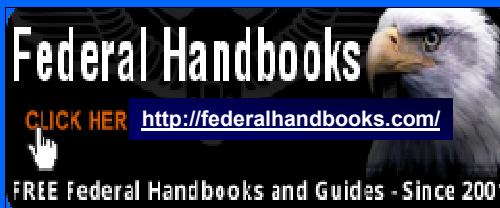
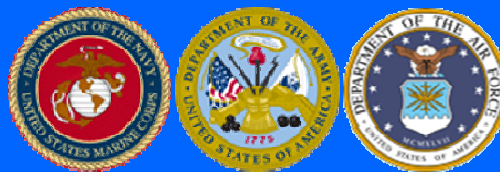
- Military Personnel benefits, guidelines and regulations
- Retired Military benefits
- Military education benefits
- Guard and Reserve benefits
- Veterans Healthcare benefits
- Veterans and Dependents benefits

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/>



USVES **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.



Pension Protection Act of 2006



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

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

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

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

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

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

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

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

Distributions to public safety employees. Effective on enactment of the new law, public safety employees are exempt from the 10% tax on distributions before age 59½ if the distribution is made after a separation from service that occurs at age 50 or later. In addition, after 2006, retired public safety employees can exclude from income up to \$3,000 per year in distributions from governmental plans used to purchase health insurance or long-term care insurance.

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

9/11 tax breaks clarified

BY RIDGELY OCHS
ridgely.ochs@newsday.com

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

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

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

After Sen. Kirsten Gillibrand (D-N.Y.) received several inquiries from 9/11 responders, she called IRS Commissioner John Koskinen to urge the agency to clarify who is eligible.

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

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

Benjamin Chevat, executive director of 9/11 Health Watch, said the

change will mean "real money to real people."

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

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

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

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

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

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

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

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

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

Income Taxes



Issue Number: IR-2014-112

Dec. 8, 2014

WASHINGTON — The Internal Revenue Service today reminded taxpayers born before July 1, 1944, that they generally must receive payments from their individual retirement arrangements (IRAs) and workplace retirement plans by Dec. 31.

Known as required minimum distributions (RMDs), these payments normally must be made by the end of 2014. **But a special rule allows first-year recipients of these payments, those who reached age 70½ during 2014, to wait until as late as April 1, 2015 to receive their first RMDs.** This means that those born after June 30, 1943 and before July 1, 1944 are eligible for this special rule. Though payments made to these taxpayers in early 2015 can be counted toward their 2014 RMD, they are still taxable in 2015.

The required distribution rules apply to owners of traditional IRAs but not Roth IRAs while the original owner is alive. They also apply to participants in various workplace retirement plans, including 401(k), 403(b) and 457(b) plans.

An IRA trustee must either report the amount of the RMD to the IRA owner or offer to calculate it for the owner. Often, the trustee shows the RMD amount on Form 5498 in Box 12b. For a 2014 RMD, this amount was on the 2013 Form 5498 normally issued to the owner during January 2014.

The special April 1 deadline only applies to the RMD for the first year. For all subsequent years, the RMD must be made by Dec. 31. So, for example, a taxpayer who turned 70½ in 2013 (born after June 30, 1942 and before July 1, 1943) and received the first required payment on April 1, 2014 must still receive the second RMD by Dec. 31, 2014.

The RMD for 2014 is based on the taxpayer's life expectancy on Dec. 31, 2014, and their account balance on Dec. 31, 2013. The trustee reports the year-end account value to the IRA owner on [Form 5498](#) in Box 5. Use the [online worksheets](#) on IRS.gov or find worksheets and life expectancy tables to make this computation in the [Appendices](#) to [Publication 590](#).

For most taxpayers, the RMD is based on [Table III](#) (Uniform Lifetime) in the IRS publication on IRAs. So for a taxpayer who turned 72 in 2014, the required distribution would be based on a life expectancy of 25.6 years. A separate table, [Table II](#), applies to a taxpayer whose spouse is more than 10 years younger and is the taxpayer's only beneficiary.

Though the RMD rules are mandatory for all owners of traditional IRAs and participants in workplace retirement plans, some people in workplace plans can wait longer to receive their RMDs. Usually, employees who are still working can, if their plan allows, wait until April 1 of the year after they retire to start receiving these distributions. See [Tax on Excess Accumulations](#) in [Publication 575](#). Employees of public schools and certain tax-exempt organizations with 403(b) plan accruals before 1987 should check with their employer, plan administrator or provider to see how to treat these accruals.

Find more information on [RMDs](#), including answers to [frequently asked questions](#), on IRS.gov.



Issue Number: IR-2014-114

Dec. 10, 2014

New Standard Mileage Rates Now Available; Business Rate to Rise in 2015

WASHINGTON — The Internal Revenue Service today issued the 2015 optional standard mileage rates used to calculate the deductible costs of operating an automobile for business, charitable, medical or moving purposes.

Beginning on Jan. 1, 2015, the standard mileage rates for the use of a car, van, pickup or panel truck will be:

- 57.5 cents per mile for business miles driven, up from 56 cents in 2014
- 23 cents per mile driven for medical or moving purposes, down half a cent from 2014
- 14 cents per mile driven in service of charitable organizations

The standard mileage rate for business is based on an annual study of the fixed and variable costs of operating an automobile, including depreciation, insurance, repairs, tires, maintenance, gas and oil. The rate for medical and moving purposes is based on the variable costs, such as gas and oil. The charitable rate is set by law.

Taxpayers always have the option of claiming deductions based on the actual costs of using a vehicle rather than the standard mileage rates.

A taxpayer may not use the business standard mileage rate for a vehicle after claiming accelerated depreciation, including the Section 179 expense deduction, on that vehicle. Likewise, the standard rate is not available to fleet owners (more than four vehicles used simultaneously). Details on these and other special rules are in [Revenue Procedure 2010-51](#), the instructions to [Form 1040](#) and various online IRS publications including [Publication 17](#), Your Federal Income Tax.

Besides the standard mileage rates, [Notice 2014-79](#), posted today on IRS.gov, also includes the basis reduction amounts for those choosing the business standard mileage rate, as well as the maximum standard automobile cost that may be used in computing an allowance under a fixed and variable rate plan.

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

This and That

OFFICE of LABOR RELATIONS What Survivor Benefits are available from the Management Benefits Fund?

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

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

For how long are survivor benefits available?

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

Do survivors have to pay a premium for coverage?

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

Who is covered for survivor benefits?

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

How does a survivor apply for benefits?

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



5 Social Security Changes Coming in 2015

Social Security recipients will receive **1.7 percent** bigger checks in 2015. And some groups of workers will begin receiving benefit statements in the mail with a list of taxes paid and an estimate of their future retirement benefit. Here's a look at the new Social Security benefits, taxes and services workers and retirees will experience in 2015:

Bigger payments.

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

The maximum benefit increases.

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

Higher tax cap.

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

Larger earnings limits.

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

Your statement might be in the mail.

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

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

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

[POLICE PENSION FUND NOW ON FACEBOOK](http://www.facebook.com/nycppf)

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.

Health and Welfare

Health Care Web Sites

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

Health Information, Resources, Tools & News Online:
<http://www.everydayhealth.com/>

Find a Doctor | Doctor Reviews | Hospital Ratings:
<http://www.healthgrades.com/>

Medicine.net <http://medicine.net/>

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

Health and Medical Information: <http://www.bettermedicine.com/>

Prescription Drug Information, Interactions & Side Effects"
<http://www.drugs.com/>

Health community, health information, medical questions:
<http://www.medhelp.org/>

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

Your Source for Reliable Health Information: <http://healthfinder.gov/>

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

The Web's most visited site about children's health:
<http://kidshealth.org/>



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/>

CARE CONNECTIONS

WHEN ILLNESS OR INJURY OCCURS,
IT'S COMFORTING
TO KNOW YOU
HAVE A NURSE
ON CALL.



24 hours a day, one free call will connect you to a highly qualified nurse who will carefully evaluate your needs. The nurse will then quickly advise the best course of treatment and direct you to the emergency room, an urgent care provider or a primary care physician. Your nurse may even be able to schedule non-emergency appointments for you.

704-384-CARE(2273)

Whether you need to call today or in the future,
keep the Care Connections number handy.

presbyterian.org/careconnections

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

NOSTALGIA

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

1931

9 January 1931

MANY CHANGES IN UNITS, FIGURING IN FRAMEUP EXPOSE

Emphatically denying that it was in any sense a shakeup, Police Commissioner MULROONEY this afternoon issued orders for the most widespread shifts since he took command of the force last May.

Eight Deputy Inspectors and nine police captains were transferred around the greater city, precincts from the upper Bronx to the outer most reaches of Queens being affected.

The Commissioner insisted that the transfers were in no way connected with the vice inquiry or the trails of the accused former members of the vice squad, now in progress. It was noted, however, that the Fourth, Fifth and Sixth division which have figured prominently in the vice trails are all involved.

THOSE AFFECTED

Deputy Inspectors were transferred as follows:

Camille C. PIERNE, from the Fourth to the First Division in Manhattan.

James J. MIKENZIE, from the Eighth in the Bronx

Edward J. LENNON, from the Sixth Division to the Fifth in Manhattan.

John REDDEN, from the Seventh Division in the Bronx to the Fourteenth in Brooklyn, which takes in the Willamsburg and Greenpoint sections.

Jay J. DONALD, from the Eighth in the Bronx to the Seventh in the same brough.

James J. FITZPATRICK from the Thirteenth Division, including Bushwick and Stuyvesant sections, to the Sixteenth Division in Long Island City.

Edward A. BRACKEN, from Fourteenth Division in Brooklyn to the Fourth in Manhattan.

Thomas B. LEAHY, from the Sixteenth Division to the Sixth Division in Manhattan.

CAPTAINS SHIFTED

George H. MARXHAUSEN, from the East Twenty-second street station in Manhattan to Wakefield station in the Bronx.

John J. McMANUS, from the Amsterdam avenue station to night duty in the Chief Inspector's office.

Patrick DINAN, from the Wakefield station in the Bronx to Bayside, L.I.

George H. KAUFF, from Coney Island to the Grand avenue station in Brooklyn.

Joseph D. MARTIN, from Grand avenue station to the Classon Avenue station, in Brooklyn.

Walter J. ABRAMS, from Classon Avenue station to Coney Island.

Ralph MICELLI, from Bayside to Traffic E, Manhattan.

William J. KEYES, from Brooklyn Headquarters to night duty in the Chief Inspector's office.

George W. HEITZMANN, from Traffic E to Traffic D in Manhattan.

NOSTALGIA

POLICE-MEN NEWS (Continued)

10 January 1931

DEATH CLAIMS PAID

John CUMMINGS, treasurer of the P. B. A., has announced that he has paid the following death claims during the month of December;

Mary O'CONNELL, beneficiary, Thomas O'CONNELL, retired, died Nov.21, \$200
Elizabeth KING, beneficiary, William G. KING, died Oct 30, \$200.
Elizabeth KENNEDY, beneficiary, John KENNEDY, retired, died Nov 27, \$200
Estate of Isaac H. WEINER, retired, died May 29, \$200
Mary A. TOOMEY, beneficiary, Jeremiah TOOMEY, retired, died Oct 21, \$200
Estate of Charles GUTGSELL, retired, died Dec 3, \$200
Estate of Michael REILLY, Twenty-second Precinct, died Nov14, \$300
Minnie G. SENK, beneficiary, Walter H.SENK, Motorcycle No.2,died Nov,22, \$300
John J. McMANUS, beneficiary, Bernard McCORMACK, retired, died Dec4, \$200
Lena TOBIN, beneficiary, William TOBIN, Seventh Precinct, died Dec 2, \$300
Lillian CUNNIFF, beneficiary, Harold CUNNIFF, Traffic A, died Dec 5, \$300
Marion HOGAN, beneficiary, Daniel J.HOGAN, retired, died Dec 7, \$200
William McGRANE, beneficiary, Thomas H. KANE, retired, died Dec 14, \$200
Estate of Wilbur N. BACON, retired, died Dec 10, \$200
Estate of Walter J. MURPHY, Eng. Sad., No.2,died Dec 4, \$200
Estate of Joseph GILKINSON, Quartermasters Division, died Nov 25, \$300
Isabella KELLY, beneficiary, Thomas F.KELLY, retired, died Dec 16, \$200
Annie DALY, beneficiary, Patrick DALY, retired, died Dec 7, \$300
Pauline A.MAJOR, beneficiary, William T.MAJOR, Quartermasters Division, died Dec 6, \$300.

LEONARD TAKEN SUDDENLY ILL

George R. LEONARD, second vice president of the Patrolmen's Benevolent Association, was taken on Monday in an ambulance to Beekman Street Hospital from the Parole Commission's office in the Municipal Building, Manhattan, where he was stricken with a heart spasm. Vice-President LEONARD is one of the best known members of the PD. He has been a member of the P.B.A. for more than thirty-five years. His son George R. LEONARD, Jr., is chief clerk of the Kings County Court. In all the movements looking to higher pay for the patrolmen, Vice-President LEONARD took a leading part.

20 January 1931

FREES MAN WHOSE AUTO KILLED COP

John TESSEYMAN, 28, of 242-26 135th Avenue, Rosedale, after trial before Magistrate Thomas FDOYLE yesterday in Jamaica Court was acquitted of a charge of automobile homicide. On Dec 18 last, TESSEYMAN drove an automobile which struck and killed Patrolman Howard BARROWS of Queens Village as he was directing traffic at Merrick road and Springfield Boulevard, St. Albans. TESSEYMAN maintained a green traffic light gave him the right of way, and that the officer stepped into the path of the automobile. Mrs. Helen T. BARROWS of 105-20 Van Wyck Boulevard, Jamaica, widow of the patrolman, testified as to his length of service with the PD.

24 January 1931

CAR TURNS OVER, COP IN ASTORIA BADLY INJURED

Patrolman Fred SIEVERS, of Astoria station, was painfully injured yesterday when the department car he was driving turned turtle at 36th Avenue and 37th Street, Astoria, as he swerved to avoid colliding with another car.

SIEVERS was taken to St. John's Hospital, where his injuries were found to include a sprained neck, a fractured hand, a lacerated head, and cuts and bruises of the legs. He was treated and then sent to his home at 13909 91st Avenue, Jamaica.



**Membership Meeting Minutes
December 9, 2014**

Call to Order and Opening Prayer

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

Chaplain Donald Sanchez followed with the invocation.

Harvey then read the names and circumstances surrounding the deaths of the 9 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
Secretary: Scott Hickey
Sgt. at Arms: Harry Dobson
Trustee: Frank Aquilone
Trustee: Frank DeMasi
Trustee: Bob Fee
Trustee: Bernard Roe
Historian: Joe Kozlowski
Chaplain: Donald Sanchez

Excused: Brenda Jordan

Review of November's Minutes: A motion to waive the reading of the minutes was made by Ben Pepitone and was seconded by Bernard Roe. The motion was passed.

Introduction of Guest(s):

- Charlotte Marine Corp League, Detachment 750 Sr. Vice Commandant, Jack Brienza.
- Nick DiVenuto requested volunteers to drive visually impaired veterans to doctors appointments.

Introduction of Guest Speaker:

- Ret. USMC Lt. Col. Craig Stephens, Command Advisor Wounded Warrior Battalion-East gave a presentation about the Wounded Warrior Battalion and accepted an \$11,000.00 donation from our Club.

Sickness & Distress: Nothing to report

Communications & Bills: Nothing to report

Report of Officers

President:

- Harvey discussed the police bashing by politicians and the media. He reminded members to verify information before emailing it. He said we do ourselves a disservice by sending false or inaccurate information.
- Club shirts will be ordered tomorrow.
- 2015 membership dues are due.
- Scott Boyar, Club accountant will be the guest speaker at January's meeting. He will changes in the tax laws that will affect us.
- Harvey wished everyone happy holidays on behalf of the Club board.
-

VP: Nothing to report

Treasurer:

Club Checking Account as of 12/1
Beginning Bank Balance: \$25,945.77
Deposits: \$ 2,785.00
Payments: (-\$287.81)
Ending Bank Balance: \$28,442.96

Uncleared Transactions

Checks and Payments: (\$ -762.95)
Deposits: \$ 230.00
Uncleared Balance: \$27,910.01

Samantha LaRossa Trust Fund as of 12/05.

Beginning Balance: \$14,752.12
Deposits: \$ 100.00
Interest: \$.37
Balance \$14,852.49

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

Secretary: There were 68 members, 03 new members and 04 guests present at this meeting.

Trustees:

- Frank Aquilone: Nothing to report.
- Frank DeMasi: Nothing to report.
- Bob Fee: Nothing to report.
- Bernard Roe: Nothing to report.

Sgt. at Arms: Nothing to report

Historian: Nothing to report

Committee Reports

- Social: After Holiday Dinner Party is on Saturday January 10th \$50 per person includes 4 drinks, dinner, dessert and DJ. Members were reminded that we are limited to 100 people. Checks can be mailed to the Club address.
- Membership: 340 members.

Old Business: Nothing to report.

New Business:

Proposition for Membership:

- Ret. City of Hollywood, FL PD Sgt. James Weaving
- Ret. Det. Mark Mirailh- 67 Sqd -NYPD
- Ret. Det. Phil Roman- BSND- NYPD
- Ret. PO. Latitia Nash- MTN Pct.- NYPD

A motion to accept the new members was made by Bernard Roe and seconded by Rob Hart. The motion passed.

Good of the Club:

- 50/50 of \$155 was won by Delores Komst.
- FOP Bar Manager Jessica Miller became engaged and will be wed on Aug. 1.

Motion to adjourn the meeting was made by Glen Stuart at 1935hrs and was seconded by John Erker. The motion passed.

**Next Meeting
November Jan. 13 2015**

Respectively submitted by Scott Hickey.



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DAVE SCHULTHEIS
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MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

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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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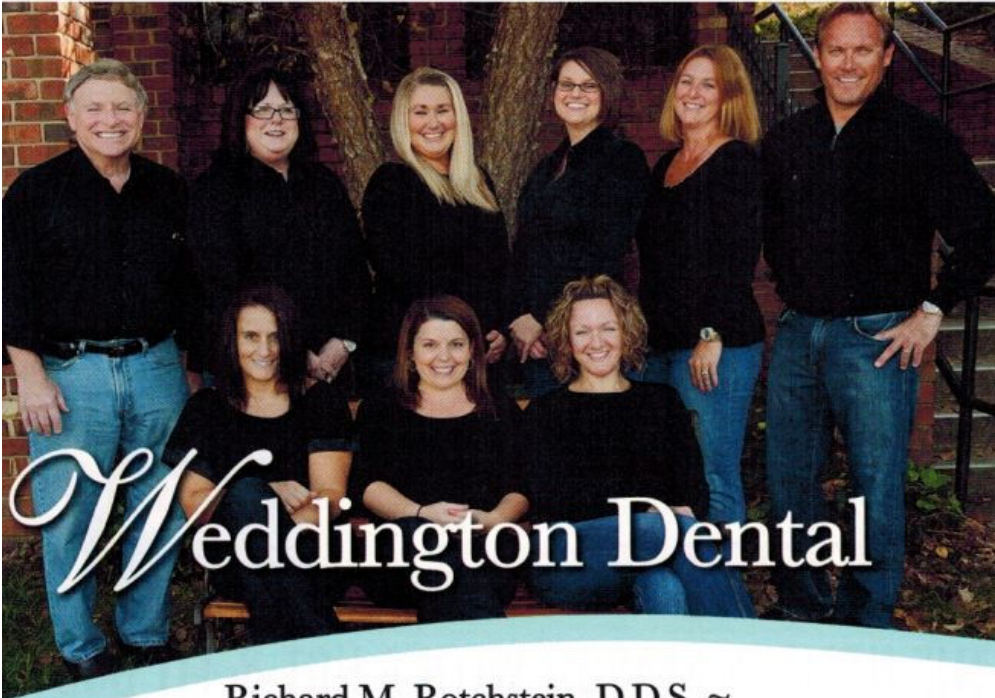
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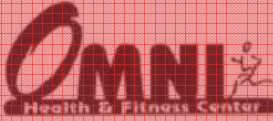


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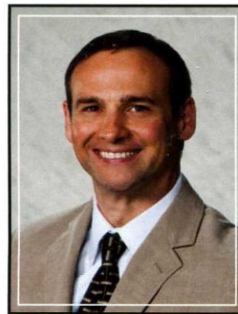
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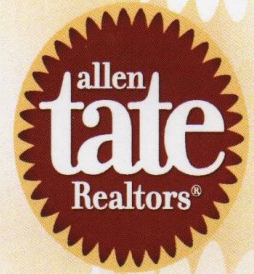
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