



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 3

10-13

March 2015

PRESIDENT'S MESSAGE

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hkatowitz@windstream.net

Hi All,

Too often spouses and family members are left in a quandary upon the death of a loved one. Few situations in life are more stressful than when a member of our immediate family passes; people have a difficult time focusing on the issues at hand and need guidance to get the deceased affairs in order. As an aid to your family members and to make things easier for them, I have posted a form, "Your Personal/Financial Diary" on the Club website that every member should fill out and give to their spouse/next of kin. The form can be accessed and printed from http://www.charlotte1013.com/wp-content/uploads/Your-Personal-financial_diary.pdf

A major concern for retirees is the loss or increased cost of health care benefits. A ruling by the NYS Supreme Court has gone a long way to lessen these concerns.

New York's highest court has ruled in favor of civil service employees in an important case protecting the vested health insurance benefits and rights of retirees. The NY Court of Appeals overturned an Appellate Division ruling that would have limited those rights. The case involved retirees from the Newfane School District in Niagara County who had sued after they saw increases in their health care costs, including co-payments, after they had retired – with vested health costs in place under their contracts. The court based its ruling on the language in the contract stating retiree health insurance shall be the coverage in effect on the date the retiree retired. The court held that this language grants vested rights for the lifetime of each retiree. Had the Appellate Division ruling been upheld, these rights would have been strongly limited. The Court of Appeals remanded the case to the trial court for evidence of the bargaining intent to further strengthen the protections. Any decision by NYS Court of Appeals affects all retirees.

To read the court decision, visit: <https://cseany.org/wp-content/uploads/2013/12/Kolbe.pdf>

New Club membership cards, National 10-13 Org. raffle tickets and information about the National Convention have been mailed to all members who have not received them at our monthly membership meeting. If you have not received yours, please contact me. Four envelopes have been returned because of outdated addresses.

As a result of the cyber-attack against Anthem, the parent company of Empire Blue Cross/Blue Shield and Empire Blue Cross, Anthem is offering two years of free credit monitoring and identity theft repair services. It is important that you take advantage of this free offer. **See page 12** for information on how to enroll in this program.

Fraternally,

Harvey Katowitz

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

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

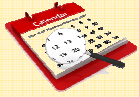
FEBRUARY'S MEMBERSHIP MEETING



Club Pres. Harvey Katowitz flanked by guest speakers from Banker's Life Ins.



MEMBERSHIP



2015 Monthly Meeting Dates

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



Dinner for this month's Membership Meeting will be corned beef and cabbage. Please respond to the Evite in a timely manner so that we have enough food prepared for everyone.

IN MEMORIAM

Thankfully Nothing to Report



SICK DESK UPDATE

Paul Johnson is in the hospital as a result of septic shock.

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

Ed McGreal will be undergoing radiation treatment for his cancer.

James Gambuti, son of Club member Bob Gambuti will be undergoing a 6 hour stem cell surgery at Mount Sinai Hospital in NYC to treat a spinal injury that has left him wheelchair bound.

Honorary Club member Butch Foley will be undergoing surgery for an Aneurism

Please keep them in your thoughts and prayers.



The following members joined our Club in February

Ret. NYPD Officer Sidney Nash - C.J.B
Ret. NYPD Det. Barry Weinstein - Queens Night Watch



Keep This Date Open
May 29 10-13 Club's Night at the Knights.

BIRTHDAYS



MARCH

Jeffrey Felipe	3/1
Daniel Kruszka	3/1
Ronnie Stinson	3/3
John Broder	3/4
Joe Calderon	3/4
Mike Lambert	3/5
Errol Wedra	3/5
Mario Erotokritou	3/6
Charles Rice	3/8
Tom Fraser	3/9
Skip Hepburn	3/10
Richard Latterell	3/10
Ed Staniek	3/12
Michael Scarfone	3/13
Bruce Dumonceau	3/19
Jim Kennedy	3/20
Glenn Kosinski	3/21
Larry Cirigliano	3/24
Sharon Smith	3/24
Glenn Moses	3/26
O'Brien, James, T	3/29
Sam Reiver	3/29
Dave Schultheis	3/29
Fred Roman	3/30
Frank Salamone	3/30
Matt Bonner	3/31



We presently have 350 members, 240 from the NYPD and the remainder from 59 other law enforcement agencies



2015 membership dues are past due. Please pay now using the renewal form on page 5.

MEMBERSHIP



NYPD 10-13 CLUB OF CHARLOTTE, NC, INC

137 Cross Center Rd.
Suite 150
Denver, NC 28037



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

2015 Dues Renewal



LAST NAME _____ FIRST _____ MI _____
ADDRESS _____ CITY _____
STATE _____ ZIP CODE _____ MALE () FEMALE ()
HOME PHONE () _____ CELL PHONE () _____
BUSINESS PHONE () _____ SPOUSE'S NAME _____
EMAIL ADDRESS _____
DOB _____

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

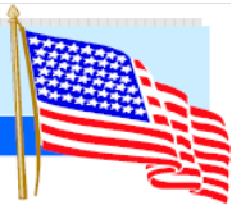
Dues for members who reside outside of NC & SC are \$20.00
Husband and Wife Membership dues are \$50.00 combined.



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD
SUITE 150
DENVER, NC 28037



HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

College Scholarship Application 2015-2016

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

High School Attending: _____

College Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

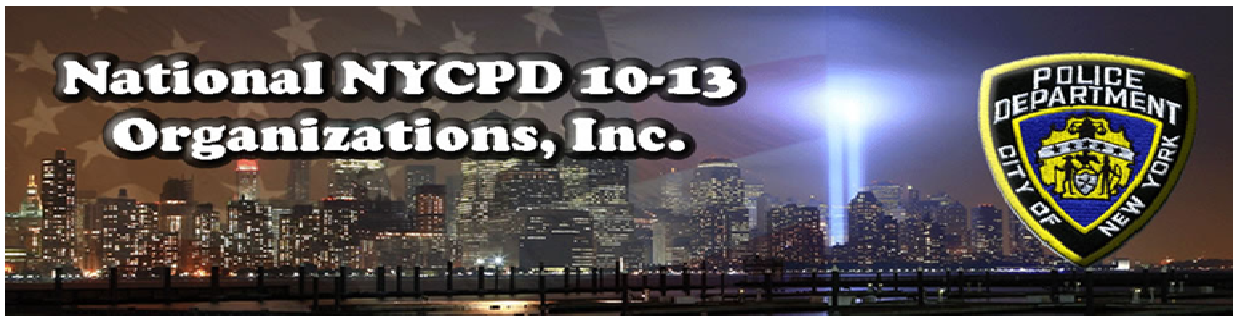
- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be preparing to enter an **accredited four-year college** as a freshman in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

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

Application must be received by April 10, 2015

NYPD 10-13 Club of Charlotte, NC





NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

**College Scholarship Application
2015-2016**

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ E-Mail: _____

National 10-13 Chapter: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ E-Mail: _____

Applicant's High School: _____

College Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

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

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

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

Health and Welfare

New York residents who may have been impacted by the cyber attack against Anthem, should be aware of scam email campaigns targeting current and former Empire BlueCross BlueShield and Empire BlueCross members. These scams, designed to capture personal information are designed to appear as if they are from Anthem, (Empire's parent company), and the emails include a "click here" link for credit monitoring. These emails are **NOT** from Anthem or Empire.

- * DO NOT click on any links in email.
- * DO NOT reply to the email or reach out to the senders in any way.
- * DO NOT supply any information on the website that may open, if you have clicked on a link in email.
- * DO NOT open any attachments that arrive with email.

Empire also is **NOT** calling members regarding the cyber attack and is not asking for credit card information or social security numbers over the phone.

Who is Affected?

Consumers insured by one of Anthem, Inc.'s plans:

- Anthem Blue Cross
- Anthem Blue Cross and Blue Shield
- Blue Cross and Blue Shield of Georgia
- Empire Blue Cross and Blue Shield
- Amerigroup
- Caremore
- Unicare
- Healthlink
- DeCare

What Happened?

According to a statement from the company (<http://www.anthemfacts.com/>), Anthem experienced a "sophisticated external cyber attack."

Personal information of Anthem's insureds and employees exposed includes:

- Names
- Birth dates
- Medical IDs
- Social Security numbers
- Street addresses
- Email addresses
- Employment information/income data

Anthem states that there is no evidence that credit card or medical information was compromised.

What to Do?

Anthem states they will individually notify those whose information was accessed. However, if you are insured by one of the An-

Consider Placing Fraud Alerts



You have the right by federal law to place fraud alerts with the three national credit reporting agencies (CRAs). This will place a statement on your credit reports to alert credit issuers that you may be vulnerable to identity theft and that they should take reasonable steps to verify that the person applying for credit is actually you.

Place an alert with all three CRAs by calling just one:

quifax: 888-766-0008 Experian: 888-397-3742 TransUnion: 800-680-7289

Read LegalShield Identity Theft Plan Alerts



If you receive an alert from your Identity Theft Plan and do not recognize the activity as something you authorized, please call 888-494-8519 to speak to an Investigator.

Be Cautious



Scammers may try to use this event to trick people into giving up personal information. If you receive an email or phone call from someone claiming to be from Anthem and asking for your personal information, do not respond to them. Call Anthem directly at 1-877-263-7995 to determine if it was their actual representative who contacted you.



For an online version of "2015 Medicare & You" go to: 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.

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

Health and Welfare



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

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

HOWELL, DMD, PA, TARA

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

The following info was received from Sharon Robertson, DEA.

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

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

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

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

Sharon Robertson
Detectives' Endowment Association

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

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

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

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

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

Dr. Richard Graham, Braces Plus Orthodontics (704-821-8008),
6400 Weddington Monroe Rd, Suite D, Wesley Chapel, NC 28104.
(www.bracesplusdental.com) is offering Members of the 10-13 Club and their families a 10% discount.

THINK YOU ARE HAVING A STROKE? CALL 9-1-1 IMMEDIATELY!

F.A.S.T. is an easy way to remember the sudden signs of stroke. When you can spot the signs, you'll know that you need to call 9-1-1 for help right away. F.A.S.T. is:

Face Drooping – Does one side of the face droop or is it numb? Ask the person to smile. Is the person's smile uneven?

Arm Weakness – Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?

Speech Difficulty – Is speech slurred? Is the person unable to speak or hard to understand? Ask the person to repeat a simple sentence, like "The sky is blue." Is the sentence repeated correctly?

Time to call 9-1-1 – If someone shows any of these symptoms, even if the symptoms go away, call 9-1-1 and get the person to the hospital immediately. Check the time so you'll know when the first symptoms appeared.

What's Important in 2015?

Stay healthy with Medicare-covered preventive services

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

Keep track of your personal health information

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

Why download my health information?

Gives you control over your health information.

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

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

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

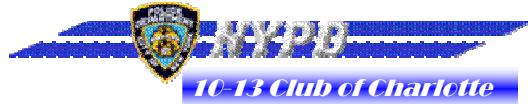


MEDICARE PATIENTS

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

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

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 350 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



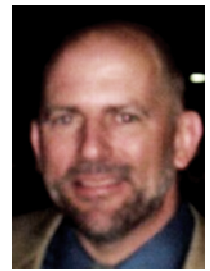
Bob Fee



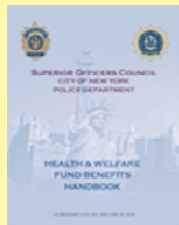
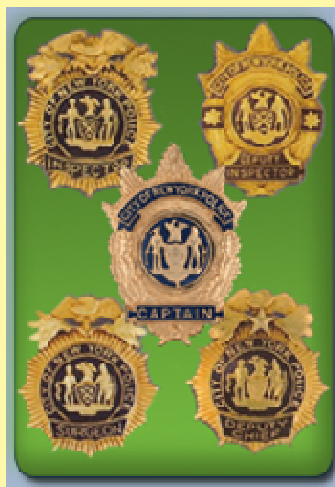
Bernard Roe



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
Tuesday March 10, 2015	6 PM	Police Headquarters Auditorium 1 Police Plaza

Line Organizations

Superior Officers Council

Captains Endowment Association

Lieutenants Benevolent Association

UPDATE



POLICE DEPARTMENT OF THE CITY OF NEW YORK



ANOTHER SUCCESSFUL YEAR FOR YOUR WELFARE BENEFITS

In 2015, we are continuing to improve the Welfare Fund Benefits. In our Active Fund, we have added a “buy-up” option for dental coverage and enhanced the hearing aid benefit to include family members. In our Retiree Fund, we are reducing the prescription drug deductible once again from its original \$150 to \$50, and intend to eliminate it entirely in 2016. Also in our Retiree Fund, we are adding a hearing aid benefit and improving the eyeglass program to allow new glasses once every year instead of the previous two-year wait. These benefit improvements are made possible by the continued financial stability of all of our Funds’ performance.

Our Annuity Fund grew in value by 22% this year to \$320 million. This increase in value is even more pronounced when you consider that on July 1, 2012, the Fund was valued at \$228.7 million. The rate of increase in value over two years was 40%. The Annuity Fund Trustees have continued to keep expenses low and have made adjustments in our default – “balanced funds” that have kept pace with changing market conditions. In addition, we continue to provide low cost “self-directed” mutual fund offerings that have a history of outperforming their peers.

In our Retiree Health & Welfare Fund, we operated in a surplus of \$1.8 million. Three areas accounted for this dramatic surplus. First, we expanded our reserve balance investments to include 20% of large capitalized stock holdings. This investment allowed us to realize \$533,645 in investment returns in comparison to \$8,781 the prior year. Next, we hired a consultant to review the past six years of filings with the federal government to seek further payout of Medicare funds attributable to prescription drug usage. While the expense related to this consultant was \$89,068, we realized an additional \$800,000 in Medicare retiree drug subsidy. Lastly,

we took advantage of one-time rebate programs associated with various brand medications losing protection from generic competitors for more than \$400,000 in additional rebates from pharmaceutical companies. In the end, our reserve balance has grown to \$14,295,623, which is amazing given our insolvent status with a negative \$700,000 deficit seven years ago!

Our Active Fund operated in a surplus this year of \$518,325. This increase is also attributable to diversifying our investment to include large capitalized stock holdings that contributed to an investment return of \$226,716, and an increase in prescription drug rebates to \$173,019.

The items above do not include our investment in the future and the timely purchase of 40 Peck Slip. Together with the CEA and LBA, we made an investment in future office space in 2012. In October 2014, we were successfully granted “non-profit” status by the IRS, which will assist us in claiming special property tax exemptions from New York City. Given the dramatic plans for revival in the South Street Seaport area of Manhattan, real estate investors have offered to purchase our property for millions more than our investment. This prime location is in the construction phase of development and will house Union and Welfare Fund activities in the future for less money than we currently pay in rent.

We are very happy we have continued to solidify the financial foundation of our Welfare Funds in this challenging time of ever-increasing health insurance costs and government regulation. Enhancing and providing these very important benefits to our members and families now, and in the future, is very important. It also removes a bargaining chip from the City as many organizations sacrifice other benefits to receive bail-outs of their welfare funds that do not operate as efficiently as ours.

Line Organizations



New York City Police Department Lieutenants Benevolent Association Leaders of the Finest

WOOLWORTH BUILDING
233 BROADWAY, Ste 1801
NEW YORK, NY 10279

(212) 964-7500 Phone
(212) 964-4240 Fax
Emergency Hotline:
(212) 890-0000

Feb 9, 2015

Dear LBA Member:

The Following is an e-mail from Anthem Healthcare, the parent company of Empire BlueCross/BlueShield and Empire BlueCross. The information contained in this e-mail was provided by Anthem. Please thoroughly read the information provided.

NEW YORK, NY, February 6, 2015 -- New York residents who may have been impacted by the cyber attack against Anthem, should be aware of scam email campaigns targeting current and former Empire BlueCross BlueShield and Empire BlueCross members. These scams, designed to capture personal information (known as "phishing") are designed to appear as if they are from Anthem, (Empire's parent company), and the emails include a "click here" link for credit monitoring. These emails are **NOT** from Anthem or Empire.

- * DO NOT click on any links in email.
- * DO NOT reply to the email or reach out to the senders in any way.
- * DO NOT supply any information on the website that may open, if you have clicked on a link in email.
- * DO NOT open any attachments that arrive with email.

Empire also is **NOT** calling members regarding the cyber attack and is not asking for credit card information or social security numbers over the phone. This outreach is from scam artists who are trying to trick consumers into sharing personal data. There is no indication that the scam email campaigns are being conducted by those that committed the cyber attack, or that the information accessed in the attack is being used by the scammers.

Empire will contact current and former members via mail delivered by the U.S. Postal Service about the cyber attack with specific information on how to enroll in credit monitoring. Affected members will receive free credit monitoring and ID protection services.

For more guidance on recognizing scam email, please visit the FTC Website: <http://www.consumer.ftc.gov/articles/0003-phishing>. Additional information about the cyber attack against Anthem is available at www.AnthemFacts.com.

The Following Letter is from Joseph R. Swedish: President and CEO Anthem, Inc.

Safeguarding your personal, financial and medical information is one of our top priorities, and because of that, we have state-of-the-art information security systems to protect your data. However, despite our efforts, Anthem was the target of a very sophisticated external cyber attack. These attackers gained unauthorized access to Anthem's IT system and have obtained personal information from our current and former members such as their names, birthdays, medical IDs/social security numbers, street addresses, email addresses and employment information, including income data. Based on what we know now, there is no evidence that credit card or medical information, such as claims, test results or diagnostic codes were targeted or compromised.

Once the attack was discovered, Anthem immediately made every effort to close the security vulnerability, contacted the FBI and began fully cooperating with their investigation. Anthem has also retained Mandiant, one of the world's leading cybersecurity firms, to evaluate our systems and identify solutions based on the evolving landscape.

Anthem's own associates' personal information - including my own - was accessed during this security breach. We join you in your concern and frustration, and I assure you that we are working around the clock to do everything we can to further secure your data.

Anthem will individually notify current and former members whose information has been accessed. We will provide credit monitoring and identity protection services free of charge so that those who have been affected can have peace of mind. We have created a dedicated website - www.AnthemFacts.com - where members can access information such as frequent questions and answers. We have also established a dedicated toll-free number that both current and former members can call if they have questions related to this incident. That number is: [1-877-263-7995](tel:1-877-263-7995). As we learn more, we will continually update this website and share that information with you.

I want to personally apologize to each of you for what has happened, as I know you expect us to protect your information. We will continue to do everything in our power to make our systems and security processes better and more secure, and hope that we can earn back your trust and confidence in Anthem.

Line Organizations



Feb 22, 2015

Dear LBA Member:

On February 9th, the LBA forwarded an e-mail to our entire membership making them aware that the computer servers of Empire Blue Cross/Blue Shield had been hacked into nationwide. Empire Blue Cross/Blue Shield indicated that the following information of members had been obtained from their servers: name, address and social security numbers. Empire Blue Cross/Blue Shield informed the Municipal Labor Committee that they were in the process of notifying those impacted.

Recently, Anthem, the parent company of Empire Blue Cross/Blue Shield and Empire Blue Cross, posted the following update in regard with the cyber-attack:

Last week, we made you aware that Anthem was the target of a very sophisticated external, cyber-attack. Since that time, we have been working around the clock continuing our assistance in the FBI investigation; analyzing the data to understand the impact to our members; responding to questions from our clients, members and partners; and securing a best-in-class vendor to provide identity protection services to our members as quickly as possible.

To that end, we understand that you and your employees are eager to receive more information about how to enroll in the credit protections we are providing. Starting Friday, Feb. 13, current and former Anthem members whose information was included in the database that was compromised, **can visit AnthemFacts.com to learn how to enroll in two years of free credit monitoring and identity theft repair services** provided by our vendor - AllClear ID - a leading and trusted identityprotection provider. **Members can access these services starting Friday, Feb. 13, prior to receiving a mailed notification from Anthem, which will be sent in the coming weeks.**

The free identity protection services provided by Anthem include two years of:

- **Identity Repair Assistance:** Should a member experience fraud, an investigator will do the work to recover financial losses, restore the member's credit, and ensure the member's identity is returned to its proper condition. This assistance will cover any fraud that has occurred since the incident first began.
- **Credit Monitoring:** At no cost, members may also enroll in additional protections, including credit monitoring. Credit monitoring alerts consumers when banks and creditors use their identity to open new credit accounts.
- **Child Identity Protection:** Child-specific identity protection services will also be offered to any members with children insured through their Anthem plan.
- **Identity theft insurance:** For individuals who enroll, the company has arranged for \$1,000,000 in identity theft insurance, where allowed by law.
- **Identity theft monitoring/fraud detection:** For members who enroll, data such as credit card numbers, social security numbers and emails will be scanned against aggregated data sources maintained by top security researchers that contain stolen and compromised individual data, in order to look for any indication that the members' data has been compromised.
- **Phone Alerts:** Individuals who register for this service and provide their contact information will receive an alert when there is a notification from a credit bureau, or when it appears from identity theft monitoring activities that the individual's identity may be compromised

For further information or if you have additional questions please visit, AnthemFacts.com.

Line Organizations



Sergeants Benevolent Association

35 Worth Street New York, NY 10013



Fair Labor Standards Act O.T. Abuse by the City

City and NYPD Sergeants Reach \$8 Million Agreement in Overtime Lawsuit

(Damages dating back to May 13, 2001 will be paid to active & retired Sergeants)

By Jillian Jorgensen — Thursday, February 26th, 2015; 7:47 p.m. 'The New York Observer News' // New York, NY

The same week as the city settled contract negotiations with the NYPD's sergeants union, it also agreed to pay \$8 million to more than 5,000 sergeants to settle a lawsuit alleging the city had failed to pay them overtime, the Observer has learned.

The federal lawsuit, Edmund Small et. al. vs. City of New York and the New York City Police Department, was filed in May 2014 in New York's Southern District, alleging the city had failed to pay overtime properly under the Fair Labor Standards Act. A settlement agreement between the city's corporation counsel and the attorney representing the sergeants was filed in the court on February 25.

That's just a day before Mayor Bill de Blasio announced today he'd reached a contract settlement with the Sergeants Benevolent Association, whose leader Edward Mullins was once a fierce critic of his. But a spokeswoman for the mayor said the two settlements were unrelated.

"The Law Department decided they were going to settle this long before the negotiations began," Marti Adams said.

But Gregory McGillivray, the lawyer for the sergeants, said it wasn't quite a coincidence.

"Both parties were trying to get the contract resolved so that we can get the contract and the lawsuit resolved at once," Mr. McGillivray told the Observer.

It is the third lawsuit over the NYPD's overtime policies for sergeants.

"I'm hopeful that this will be the end of this," Mr. McGillivray said.

The first suit, in 2004, was over whether sergeants are entitled to overtime at all, with the city arguing they were not. The case was appealed all the way to the second circuit, where a judge determined the sergeants should be paid overtime. The Supreme Court declined to hear the city's case that they should not. The two parties then settled on damages, Mr. McGillivray said.

After the case dragged on long enough that some new sergeants hadn't joined the case, they brought a second suit, which the city settled.

This most recent suit was brought because the city had failed to fix some of its problems with paying overtime, Mr. McGillivray said, including scheduling sergeants to work too many hours three times a year without overtime pay, failing to pay overtime for hours spent prepping for roll call, and failing to factor in bonus payments like night differential to overtime rates.

Because the city had failed to fix the problems raised in prior suits, Mr. McGillivray said today's \$8 million settlement was done on "extremely favorable terms" for the sergeants, entitling them to liquidated damages.

This time the city, without admitting any wrongdoing, will pay out \$8,091,365.34 to cover damages alleged dating back to May 13, 2001. That figure will split up amongst the 5,234 current and former sergeants who joined the suit as back pay, half of it being handed out in liquidated damages to be distributed by their attorney, and half in payroll checks or direct deposit.

The agreement calls for the dismissal of the plaintiff's claims with prejudice (meaning they cannot make the same allegations again).

The settlement will be considered at a "fairness hearing" before Judge Gregory H. Woods, and will need to be approved by 90 percent of the sergeants who joined the suit.

Attorneys for the sergeants did not immediately return a message seeking comment.

Line Organizations



Sergeants Benevolent Association

SBA UNION 212-226-2180

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

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

SBA GENERAL COUNSEL
 ANDREW QUINN 914-997-0555

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

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

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

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

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

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

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

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

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

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

RETIREE EDITION

the PBA BEAT

THE NEW YORK CITY PATROLMEN'S BENEVOLENT ASSOCIATION
 MONTHLY DELEGATES' MEETING UPDATE

www.nycpba.org

Patrick J. Lynch, President



RETIREE FUND

Eligibility

<http://www.nycpba.org/benefits/retiree-eligibility.html>

Supplementary Benefits

In addition to those benefits provided by the City of New York, the Retiree Health and Welfare Fund of the Patrolmen's Benevolent Association provides benefits that augment the basic coverage, but vary according to what basic program the member selected. Some supplemental benefits are provided through the purchase of a rider from the various carriers involved and some are provided on a self-insured, self-administered basis.

Hearing aid benefit - Obtaining benefits - Benefits in HIP/HMO Program - Reimbursement for durable medical equipment

<http://www.nycpba.org/benefits/retiree-supplement.html#hear>

Links to Police Line and Fraternal Organization websites

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



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



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



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



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



<http://nypdpea.com/>



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



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



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



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdstauben.org/>

THIS AND THAT

OFFICE of LABOR RELATIONS

Health Benefits Program FAQs

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

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



The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola. To view a fact sheet showing the effects of various adjustments go to: <http://www.socialsecurity.gov/news/press/factsheets/colafacts2015.html>

Join the Millions with a *my Social Security* Account

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

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

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

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

POLICE PENSION FUND NOW ON FACEBOOK

www.facebook.com/nycppf

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

Police Friendly Hotels

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

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

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

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

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

Thank you,

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



What's Happening



March

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
March 1	2 EMERALD SOCIETY GENERAL MEETING	3	4 HOLY NAME SOCIETY MAN / BX / SI GENERAL MEETING PURIM (BEGINS AT SUNDOWN)	5 PURIM	6 GUARDIANS ASSOCIATION DINNER/DANCE	7
8 DAYLIGHT SAVINGS TIME STARTS SHOMRIM SOCIETY INSTALLATION DINNER	9 DESI SOCIETY GENERAL MEETING	10	11	12 KOREAN AMERI- CAN OFFICERS ASSOCIATION GENERAL MEETING	13	14
15 HOLY NAME SOCIETY BKLYN/ QNS ANNUAL COMMUNION BREAKFAST	16 SHORIM SOCIETY GENERAL MEETING	17ST ST PATRICK'S DAY	18 PULASKI ASSOCIATION GENERAL MEETING	19	20 COLUMBIA ASSOCIATION CIGAR NIGHT	21
22	23 HOLY NAME SOCIETY MAN/BX/SI EASTER VISIT TO THE CHILDREN OF RONALD MCDONALD HOUSE	24 POLICEWOMEN'S ENDOWMENT ASSOCIATION GENERAL MEETING OPERATION PROM DRESS COLUMBIA ASSOCIATION GENERAL MEETING	25 COLUMBIA ASSOCIATION COLLEGE SCHOLARSHIP EXAM	26 HISPANIC SOCIETY GENERAL MEETING	27	28 COLUMBIA ASSOCIATION H.S. SCHOLARSHIP EXAM
29 PALM SUNDAY ST. PAUL'S SOCIETY GREEK INDEPEN- DENCE DAY PARADE	30	31	April 1	2	3	4

What's Happening



Join us for a Night at the Knights

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

Come out for a great night of family entertainment!

Fireworks after the game

We have 60 box seats reserved for our Club

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

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

Last date to order tickets is Tuesday April 14



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.



The 25 Pct reunion

May, 13, 14 & 15

Crystal River Resort , Crystal River Fl

For further information

Contact Pat Kelly

Patrick.w.kelly@verizon.net

917-754-5953

What's Happening

National NYCPD 10-13 Organizations, Inc.



HONOR'S HAVEN RESORT & SPA
1195 ARROWHEAD ROAD
ELLENVILLE, NEW YORK 12428
845-210-1600

WELCOMES

THE NATIONAL NYCPD 10-13 ORGS., INC.
26th ANNUAL CONVENTION

FRIDAY, July 31-SUNDAY AUGUST 2, 2015

Your Weekend Rates Include:

- Fine American Cuisine, served in a private 10-13 Dining Room-3 meals daily
- Complimentary 10-13 Hospitality Room Friday-Sunday
- Hero Sandwiches and Refreshments upon arrival Friday
- Filet Mignon Dinner with Red & White wines Saturday Night
- Cocktail Party prior to Saturday Dinner, Brunch on Sunday with IPM Checkout
- Nightly Entertainment
- Golf on Premises-nominal fee, cart included
- Indoor/Outdoor Pools & Jacuzzi
- Spa Facilities offering Massage & Pampering Treatments
- Gym Area, Tennis, Volleyball, Fishing & More!

RATES & ACCOMMODATIONS

WEEKEND PACKAGE RATES ARE PER PERSON, PER DAY

Double Occupancy-Deluxe Room-\$147.00, Single-\$190.00

Double Occupancy-Executive Room-\$164.00, Single-\$206.00

*Children: under 6 yrs. -NO CHARGE, 6-10 yrs. -\$5000 per child, per night

Children: 11-16 yrs. \$65.00 per night, per child. *Children's Rates only VALID with 1 full priced adult in room.

The above rates include 15% Resort Fee. But Local NYS Tax & Tips NOT included in the above rates
A \$50.00 deposit, per person is required. Make check payable to: Honor's Haven Resort & Spa

Mail To:

Honor's Haven Resort & Spa
1195 Arrowhead Road
Ellenville, NY 12428

For further information, contact Convention Chair Anthony V. Perrone, 518-945-1749
Friends & Relatives Welcome!

Please fill-out & detach form below and send with your deposit(s)

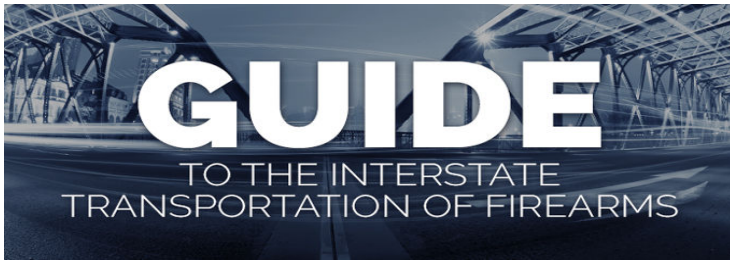
National NYCPD 10-13 Organizations, Inc. July 31-August 2, 2015

Name(s): _____ # of Adults _____
Address _____ Phone/Email: _____
City/State/Zip _____ Credit Card Name & # _____
Golf # of Players _____ # Attending _____ Arrive On _____ Home On _____

Sat. Dinner Selection, #: Filet Mignon _____ Chicken: _____ Fish: _____

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

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

For further information about

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

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

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

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



March 17 is the next date for HR-218 qualifications in Waxhaw, NC.

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

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

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

Important Telephone Numbers

NYPD General Info:	646-610-5000
NYPD Operation Desk:	646-610-5580
Pension Section(Art 1):	212-693-5100
Pension Section(Art 2):	646-610-6824/8192
ID Card Sect:	646-610-5000
Employee Benefits:	212-513-0470
P.B.A. Retiree:	877-977-3880
D.E.A. Office:	212-587-1000
D.E.A. Health Benefit:	212-587-9120
SBA:	212-226-2180
SBA Health Benefit:	212-226-2180
LBA/SOC:	212-964-7500
CEA:	212-791-8292
Social Security:	800-772-1213
GHI:	800-358-5500
Empire Blue Cross:	800-358-9592
Medicare Reimbursement:	212-513-0470
Medicare "A"	800-433-9592
Medicare "B"	800-333-7586
NYC Health Line:	800-521-9574
NYPD (D.I.F.):	212-374-5508
VA Benefits:	800-827-1000
Social Security:	800-772-1213
Spring 3100:	212-374-5750
Do not call Registry:	888-382-1222
NYC Pension Website:	www.nyc.gov/html/nycppf/home.html
Medicare Website:	http://www.medicare.gov
Social Security Website:	WWW.SSA.GOV
Veterans Admin. Website:	www.va.gov

THIS AND THAT

Should you leave your smartphone plugged into the charger overnight?

By [Simon Hill](#) — January 31, 2015



There are lots of myths and questionable ideas on this topic. You'll find that the Internet is awash with opinions masquerading as facts. What's the truth? We've got some answers for you.

Should you leave your phone plugged into the charger overnight?

"Leaving your phone plugged in overnight is okay to do, it will not drastically harm your device," says Shane Broesky, co-founder of [Farbe Technik](#), a company that makes charging accessories. "Your phone is very smart, once it is fully charged it knows when to stop the current from coming in to protect your phone from overcharging."

So far so good, but there are situations when leaving that smartphone plugged in overnight can slowly reduce the lifespan of your battery.

"Lithium-ion batteries can react poorly if your phone experiences elevated temperatures, leading to a damaging effect," explains Shane, "If you have a case on your device that does not allow for heat to escape, this heat will increase the temperature of the battery and will cause cell oxidation, which will shrink the capacity and shorten the lifespan."

Make sure you take your phone case off at night if you're going to leave your phone plugged in and charging.

What's the optimum way to charge your phone?

"The sweet spot for Lithium-ion batteries is to keep them charged between 50 and 80 percent. This allows for the charged ions to continue to work and protect the life of your battery," says Shane. "Charging your device in short spurts throughout the day will give these ions just enough energy to keep them going."

So frequent top ups, rather than one daily charge up is healthier for your battery. It's not convenient, but that's the optimal way to charge your smartphone if you want to ensure the longest life possible.

What to avoid

"The major threat to your battery is charge cycles", Shane explains, "A charge cycle is where your battery goes from empty or near-empty to full and every phone battery has a limited number of charge cycles before the end of its life."

You may have a high number of charge cycles before that limit is reached, but eventually the battery is going to noticeably degrade. When it does, you'll find that it only lasts a very short amount of time, or it will simply not turn on at all.

"Try to avoid going from 0 to 100 percent whenever possible, this will start to break down your battery and give your device a shorter lifespan." Shane suggests.

Use quality accessories

There's one other factor to consider when charging your smartphone and it concerns the quality of the accessories you use. It's always best to use the charger and cable that shipped with your smartphone. Failing that, you can buy another official charger and cable.

Cheap counterfeits are not built with safety in mind and can be very dangerous.

Sometimes official chargers and cables are eye-wateringly expensive. But you can find reputable alternatives. Manufacturers like Farbe Technik produce safe accessories that are fully tested, certified by the likes of [Apple](#) and Samsung, and compliant with legislation. If you are going to buy a charger from a third-party just make sure to stick to big brand names.

It's also important to ensure that the charger and cable you buy has the correct rating. Cross-check the amp or watt rating with your phone's specifications.

The real risks are found at the cheap end of the market. Cheap counterfeits are not built with safety in mind and can be very dangerous. They often don't meet safety standards. The [London Fire Brigade released a report](#) last year warning about the dangers of electrocution, burns, and even house fires after a number of incidents caused by counterfeit iPhone chargers. The report also offers some advice on how to spot fakes.

Quick recap

You can leave your phone plugged into the charger overnight without too much risk, provided it's not a counterfeit charger, and you don't let your phone overheat. For best results with your smartphone charging, here's what to remember:

- Always use official chargers and cables, or certified alternatives from reputable brands and retailers.
- Don't let your phone get too hot. Remove the case when charging overnight.
- For the longest battery life possible, try to keep your battery between 50 and 80 percent.

Avoid letting phone battery completely discharge, and don't charge it from 0 percent up to 100 percent too often.

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>

TRUISMS

In my many years I have come to a conclusion that one useless man is a shame, two is a law firm, and three or more is a congress.
John Adams

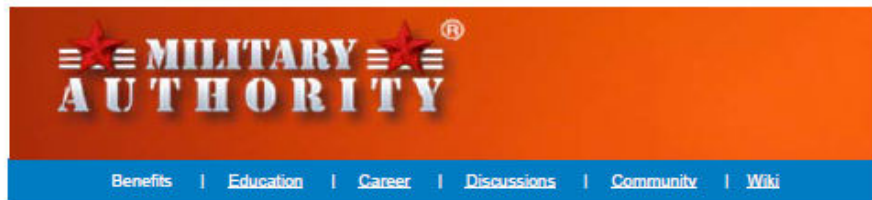
If you don't read the newspaper you are uninformed, if you do read the newspaper you are misinformed.
Mark Twain

Suppose you were an idiot. And suppose you were a member of Congress. But then I repeat myself. -
Mark Twain

Foreign aid might be defined as a transfer of money from poor people in rich countries to rich people in poor countries.
-- **Douglas Case**,

I don't make jokes. I just watch the government and report the facts.
-- **Will Rogers**

Military & Veterans



Have the Most Helpful Information At Your Fingertips

Dear Subscriber,

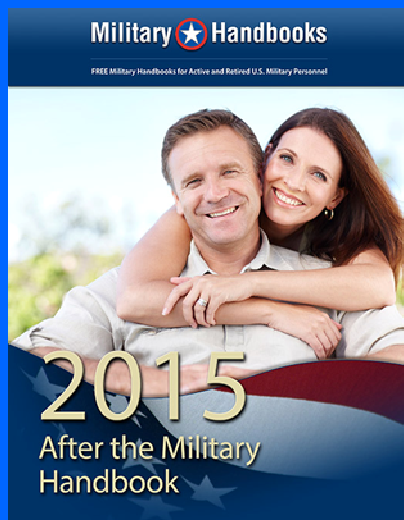
The Military Authority family of websites is an online gathering place for active duty, retired, and veteran military members, families, friends, and federal employees.

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

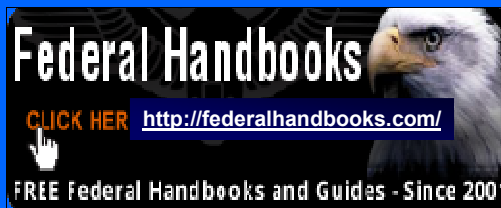
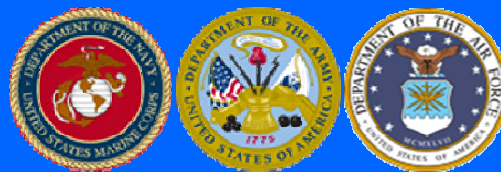
- Military Personnel benefits, guidelines and regulations
- Retired Military benefits
- Military education benefits
- Guard and Reserve benefits
- Veterans Healthcare benefits
- Veterans and Dependents benefits

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.

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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.



NOSTALGIA

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

1 MARCH 1909

POLICEMAN SMITH WAS NOT MURDERED

Police Thomas SMITH'S death on Saturday night was due to an accident, so headquarters detective declare, after an investigation. It is held SMITH was not murdered by toughs, but fell down a flight of stairs in the rear of 295 Bridge street during an attack of vertigo.

SMITH lived at 136 Fourth avenue. His daughter, Mary, 18 years old, is blind, and two of his sons, Joseph and James, are not in the best of health.

He was 51 years old and had been a policeman for twenty-three years.

The funeral will be held Wednesday morning at 9 o'clock under direction of Undertaker FARRELL, of 101 Third avenue.

1 March 1909

YOUNG POLICEMAN IS TODAY A HERO

Policeman Edward MACHEL, 22 years old, of 34 Hausman street, who is attached to the Greenpoint avenue station, proved himself a hero yesterday afternoon when at the risk of his life he attempted to stop a runaway horse, which dashed down Monitor street just when that thoroughfare was crowded with children coming from Public School 110.

Today the young policeman, who has been in the department not quite a year, is lying at his home in a critical condition, suffering from internal injuries.

MACHEL is detailed to the school post in the afternoon. School 110 is one of the largest in the city and has an attendance of 2,000 pupils. It is the duty of the policeman to see that the youngsters get across Nassau avenue safely. Yesterday afternoon just as the scholars were pouring from the building a big bay horse attached to a provision wagon standing in front of a grocery store at Russell street and Nassau avenue, during the absence of the driver, became frightened at a passing car and ran away.

The animal tore along Nassau avenue and turned into Monitor street, MACHEL ran up the street, allowing the horse to come alongside of him, and made a leap, grabbed the bridle and clung to it. The horse kicked the policeman in the groin. Although in terrible pain the plucky bluecoat tightened his grip on the bridle and was dragged along for more than a hundred yards.

Just as his weight began to tell on the horse, the wagon collided with another vehicle coming in the opposite direction. MACHEL was thrown between the two wagons, and the wheels passes over the prostate body. He lay on the street for about a minute before he was picked up unconscious by two teachers and carried to a nearby drug store. From there he was taken to his home, where he is being attended by the family physician.

When MACHEL was thrown to the street the horse detaching itself from the wagon, ran a half mile to Graham avenue and Frost street, before being stopped. In continuing its wild course the horse knocked down two school children. They were not hurt.

30 March 1909

SIX RETIRED CAPTAINS AND THEIR RECORDS

The six captains retired yesterday afternoon by Police Commissioner BINGHAM are:

Ernest LINDEMANN, of the Richmond Hill station, appointed on the force Nov. 25, 1874. At that time he was 27 years old. He was promoted to roundsman Feb. 10, 1877, sergeant on June 22, 1890, and captain on July 8, 1902

NOSTALGIA

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

Continued March 30, 1907.....

John W. PARRETT, of the Atlantic Avenue station, appointed a patrolman on Aug. 20, 1880. He was 34 years old then. He was promoted to roundsman on Mat 11, 1894, to sergeant on Oct. 8, 1895, and made a captain on Oct. 31, 1905

William CRUISE, of the Lea Avenue station, appointed a patrolman March 20, 1873. He was 28 years old at the time. He was made a roundsman on May 25, 1880, a sergeant Dec. 3, 1889, and a captain Oct. 31 1905

Patrick SUMMERS, of the Fourth Avenue station, appointed to the force Feb. 10, 1878. He was 29 years old at the time. He was promoted to roundsman on Jan. 8, 1887, sergeant May 1, 1888, and made captain Sept. 17, 1902

John W. WORMELL, recently detailed to the Central Office, was appointed on Sept 27, 1866. He was 29 years old at that time. He was originally appointed on the Metropolitan police force and served there three years and six months and six days. He became a roundsman in 1870, a sergeant in 1875, and on Oct. 31, 1905, he was made a captain.

John COONEY, of the East Sixty-seventh Street station, Manhattan, appointed on Aug. 11, 1870. He was made a roundsman in 1882, a sergeant in 1887, and a captain in 1900.





Membership Meeting Minutes
February 10, 2015

President Harvey Katowitz called the meeting to order with the Pledge of Allegiance at 6:40 PM with 82 members, 1 new member, 1 honorary member and 5 guests present.

Chaplain Donald Sanchez gave the invocation.

Harvey then read the names and circumstances surrounding the deaths of the 11 law enforcement officers who died in the line of duty between last months and this month's membership meeting. Harvey also acknowledged the deaths of Club member Ret. NYPD Lt. Thomas Woods and former Club trustee, Ret. NYPD Dt. James Houston. 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

The following officers were present:

President: Harvey Katowitz
Vice President: Dave Schultheis
Treasurer: Ben Pepitone
Secretary: Scott Hickey
Trustee: Frank DeMasi
Trustee: John Erker
Trustee: Bob Fee
Trustee: Brenda Jordan
Historian: Joe Kozlowski

The following Officer was excused:

Trustee: Bernard Roe

The following Officer was absent:

Sgt. at Arms: Harry Dobson

Introduction of Guests

The following guests were introduced: Former FOP Lodge 9 barmaid Tina Parker, Orthodontist Dr. Richard Graham, Bankers Life Agents Jamahl Brown, Jason Schu and Archie Hensley, Jr.

Brown, Schu and Hensley gave a presentation on long term health care insurance.

Review of January's Minutes: A motion to waive the reading of the minutes was made by Dave Schultheis and was seconded by Vito McQueen. The motion passed.

Sickness & Distress:

- Ed McGreal has been diagnosed with stage 3 cancer.
- Al Sheppard has been diagnosed with stage 4 cancer.
- Frank Barbera is in need of a donor for a kidney transplant.
- George Peterson, who celebrated his 91st birthday last month and regularly attends our meetings, has back problems that will require surgery.
- Joanne Zaffarese, wife of Ray Zaffarese has thyroid cancer.
- Tommy Yacopino, brother of Club member Mike Yacopino died on Jan 6.
- Elizabeth McMillon, mother of Club member Lucius McMillon died on Jan. 9.

Communications & Bills

- Advantage Surveillance Inc., is looking to hire someone with a current NC Private Investigator License. Field investigators conduct surveillance for the insurance industry in Disability and Workers Compensation cases. Every investigator gets a company vehicle and phone and can expect to work 50-60 hours a week which includes travel time to and from each case. Investigators are on the clock from the time they leave their residence until the time they get home. A new hire with a current NC PI license can expect to start between \$14 - \$16 per hour. Any interested and qualified members can contact the NC/SC area manager (Greg Shue) @ 704-936-6767 or the recruiting manager (Charles Chandler) @ 803-767-2545. Emilio D'Addio, 704-677-9028.
- Cyber Attack against Anthem: According to a statement from the company, personal information of Anthem's insured's (Empire Blue Cross and Blue shield) and employees exposed includes: Names, DOB's, Medical IDs, SSN's, home and email addresses & Employment information/income data. Anthem states that there is no evidence that credit card or medical information was compromised.

Anthem states they will individually notify those whose information was accessed. However, if you are insured by one of the Anthem plans you need to be aware of the following now: You have the right by federal law to place fraud alerts with the three national credit reporting agencies (CRAs). This will place a statement on your credit reports to alert credit issuers that you may be vulnerable to identity theft and that they should take reasonable steps to verify that the person applying for credit is actually you. Place an alert with all three CRAs by calling just one: Equifax: 888-766-0008, Experian: 888-397-3742, TransUnion: 800-680-7289.

If you receive an alert from your Identity Theft Plan and do not recognize the activity as something you authorized, please call 888-494-8519 to speak to an Investigator.

Scammers may try to use this event to trick people into giving up personal information. If you receive an email or phone call from someone claiming to be from Anthem and asking for your personal information, do not respond to them. Call Anthem directly at 1-877-263-7995 to determine if it was their actual representative who contacted you.

- New York's highest court has ruled in favor of civil service employees in an important case protecting the vested health insurance benefits and rights of retirees. The NY Court of Appeals overturned an Appellate Division ruling that would have limited those rights. The case involved retirees from the Newfane School District in Niagara County who had sued after they saw increases in their health care costs, including co-payments, after they had retired – with vested health costs in place under their contracts. The court based its ruling on the language in the contract stating retiree health insurance shall be the coverage in effect on the date the retiree retired. The court held that this language grants vested rights for the lifetime of each retiree. Had the Appellate Division ruling been upheld, these rights would have been strongly limited. The Court of Appeals remanded the case to the trial court for evidence of the bargaining intent to further strengthen the protections. Any decision by NYS Court of Appeals affects all retirees. To read the court decision, visit: <https://cseany.org/wp-content/uploads/2013/12/Kolbe.pdf>

Report of Officers

President: Harvey discussed the following;

- Donations received in memory of Jim Houston will be used after consultation with Jim's wife Joy, to fund programs that Jim supported. Donations can be made to the Charlotte 10-13 Club.
- Tickets for the National Mega Raffle Fund Raiser with 19 prizes: 1st-\$10,000, 2nd-\$5,000, 3rd-\$1,500, 4th-\$1,000, 5th-\$900, 6th-\$500 and 10th-19th-\$250 were distributed/mailed to all Club members. A maximum of 400 raffles are entered in the drawing. Proceeds from the raffle fund the three \$1,000 National Scholarships and lobbying efforts by our National to preserve and enhance our retiree benefits.
- Applications for our Club's two \$1,000 scholarships and the National's three \$1,000 scholarships can be found in the Club's February newsletter.
- Harvey thanked the members who turned out for Law Enforcement Appreciation Day.
- Tickets for the May 29th Knights Baseball Game are \$16 each and includes a \$2 voucher that can be used for a purchase in the stadium.

VP: Nothing to report

Treasurer:

Ben Pepitone reported the following:
Club Checking Account as of 1/31/2015

Beginning Balance:	\$19,318.09
Checks and payments :	\$ -8,695.25
Deposits and credits :	<u>\$ 2,800.00</u>
Ending Balance :	\$13,422.84

Samantha LaRossa Trust Fund as of 1/31.

Beginning Balance:	\$14,852.49
Deposits:	\$ 00.00
Interest:	<u>\$.38</u>
Balance	\$14,852.87

A motion to accept the Treasurer's reports was made by John Erker and was seconded by Kevin Gribbon. The motion passed.

Secretary: Nothing to report

Trustees:

Frank DeMasi: Nothing to report

John Erker: Nothing to report

Bob Fee: Nothing to report

Brenda Jordan: Nothing to report

Bernard Roe: Excused

Sgt. at Arms: Absent

Historian: Nothing to report

Committee Reports

Social: 61 people attended the After Holiday Dinner Party.

Membership: 349 members.

Old Business: None

New Business

Proposition for Membership:

- Ret. NYPD P.O. Sidney Nash - Criminal Justice Bureau
- Ret. NYPD Det. Barry Weinstein - Queens Night Watch

A motion made by Jim O'Brien to accept the new members was seconded by Jim Burchill and passed.

The club is in the process of having a banner made that will be used for parades and events.

Kevin Gribbon discussed having the Club participate in the Charlotte St. Patrick's Day parade. Only a few members indicated they would be interested in marching.

Good of the Club

50/50 of \$170.00 was won by Harvey Katowitz. Harvey donated \$70.00 to the Jim Houston memorial fund.

Motion to adjourn the meeting: A motion made by Jim Rochford to adjourn the meeting was seconded by John Randazzo and passed.

Respectively submitted by Scott Hickey.

**Next Meeting
March. 10 2015**

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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 _____

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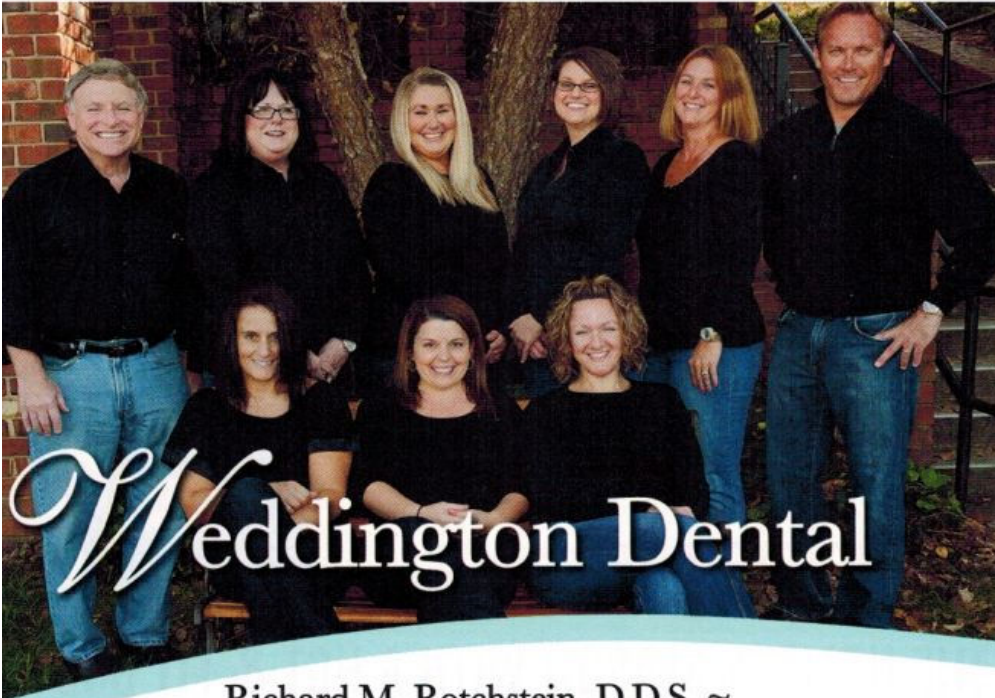
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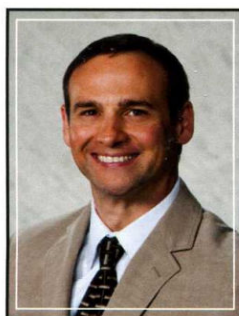
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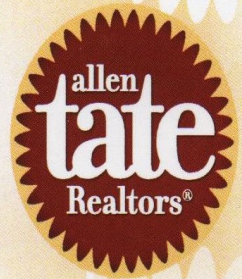
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