



# 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

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10-13

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## **PRESIDENT'S MESSAGE**

On Sept. 10, eight Club members and I attended the Christ Covenant Church and School Community Heroes brunch and ceremony.

The words of admiration and appreciation for law enforcement officers expressed by the students, parents, faculty, and clergy of Christ Covenant Church and School were heartwarming and a pleasant change from the daily barrage of anti-police rhetoric and sentiment that appears in our media.

It was an extremely rewarding experience and as always, I left the ceremony a better person than when I came.

At our Sept. 11 membership meeting, during a somber and solemn ceremony, we once again honored the memories of our heroes who perished on 9/11/01 and our heroes who have succumbed to 9/11 related illnesses since then. Sadly this year we had to add the names of 11 new heroes to that roll call of honor.

At the request of several of our members, who could not be present for our meeting a copy of the program is included in the newsletter. (See pages 5-7).

Sadly, less than a week after our ceremony, and a week before two more of our members were diagnosed with 9/11 related cancers, a Republican senate filibuster prevented a bill to extend the WTC health bill from being voted on. ( See pages 3 & 4 for letters I received from NC Senators Tillis & Burr).

On a more positive note, I am happy to report that on Sept. 28, 118 golfers participated in the 3rd annual Jimmy LaRossa Memorial Golf Tournament and we accomplished our goal of raising \$15,000 to purchase a Trackchair All Terrain Vehicle for a Wounded Warrior.. (See pages 10-13).

On Sept. 29, the Charlotte FOP Lodge 9 Political Action Committee, which I chair, completed interviews of 13 candidates who are seeking the endorsement from the FOP. At the Oct. 6 FOP membership meeting I will be presenting a synopsis of the interviews and the committee's recommendations to the members for a vote.

During this months club membership meeting, I will notify our club members of the candidates approved for endorsement by the FOP. Please take this into consideration when you vote on Nov. 3.

Our guest speakers for this months membership meeting will be discussing the importance of estate planning.

Please assist our Club by paying your 2016 dues in a timely manner. We will begin collecting them this month.

Fraternally,

*Harvey Katowitz*

Harvey Katowitz

**Our Next Membership Meeting Is  
Friday, October 13 at 6 PM at the  
Charlotte FOP Lodge #9,  
1201 Hawthorne Lane,  
Charlotte NC 28205**

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

# 9/11 HEALTH AND COMPENSATION REAUTHORIZATION ACT

## [SENATE REPUBLICANS FILIBUSTER ZADROGA BILL](#)

September 11, 2015

**Washington (CNN)** -- Senate Democrats failed Thursday to win a procedural vote to open debate on a bill that would provide medical benefits and compensation for emergency workers who were first on the scene of the September 11, 2001, terrorist attacks.

The motion for cloture, or to begin debate, needed 60 votes to pass due to a Republican filibuster, but fell short at 57-42 in favor.

While supporters said they would try to bring the bill up again, either on its own or as part of other legislation to be considered, the vote Thursday jeopardized the measure's chances for approval in the final weeks of the current congressional session.

The House previously passed the bill on a mostly partisan 268-160 vote.

New York Mayor Michael Bloomberg reacted to Thursday's result by calling it "a tragic example of partisan politics trumping patriotism."

"I urge Senate Republicans to reconsider their wrong-headed political strategy and allow the bill to come to the floor for a vote," Bloomberg said in a statement.

Republicans complained that the \$7.4 billion price tag was too high, while Democrats said the government had an obligation to help the first responders to the deadliest terrorism attack in U.S. history.

The James Zadroga 9/11 Health Bill -- named after a deceased New York Police Department detective who had worked in the toxic plume at ground zero, seeks to provide free medical coverage for responders and survivors who were exposed to toxins after the attacks.

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## **HOUSE OF REPRESENTATIVES** Federal health program for Sept. 11 responders expires

Published September 30, 2015

### [Associated Press](#)

WASHINGTON -- A law that provides medical monitoring and treatment for Sept. 11 first responders expired at midnight Wednesday due to the failure of Congress to act.

For now, first responders who rushed to the World Trade Center after the 2001 terrorist attacks, worked for weeks and now suffer from illnesses like pulmonary disease and cancers will still be able to get their health care. But federal officials who administer the program say it will face challenges by February and will have to start shutting down by next summer.

Letting the program expire creates "enormous anxieties and fears in the minds of very sick people," said Sen. Kirsten Gillibrand, D-N.Y., who has been lobbying her colleagues to make the program permanent and recently was joined by comedian Jon Stewart.

New York City Mayor Bill de Blasio said it was unacceptable for Congress to let it expire.

"Congress must stop putting politics ahead of our heroes' health," he said in a statement.

The Sept. 11 program is one of several that will expire at midnight due to congressional inaction. While Congress moved toward passing legislation to keep government agencies open, there are some programs that depend on further action to operate long-term.

John Feal, a former World Trade Center demolition worker and leading advocate for sick responders, has pressed lawmakers to pay attention to the Sept. 11 program.

"People are dying and suffering, and Congress can easily close this wound," Feal said. "But they continue to add salt to it."

The Zadroga Act, named after a responder who died after working at ground zero, first became law in 2010 after a debate over the bill's cost. Proponents are seeking the law's permanent extension in part because some illnesses may not manifest until years later, after the statute of limitations for worker's compensation or certain state laws may have run out.

House Republicans have been supportive of the program but have opposed its permanent extension because they say they want the chance to periodically review it and make sure it is operating soundly. The Senate has not moved a bill.

In a letter to the Senate, Centers for Disease Control and Prevention Director Tom Frieden said if the law isn't extended, the World Trade Center Health Program "will begin to face significant operational challenges" by February. By next summer, the program's 72,000 enrolled beneficiaries will have to be notified that they may not receive health care beyond September 2016 and the program will have to start to shut down. Frieden said that process could cause patients additional stress.

Earlier this summer, Dr. John Howard, the administrator of the CDC program, told a House panel that extending the law would help clinicians treat victims and allow administrators to better plan patient care.

"It's stressful to be told on a year-to-year basis that your care might be taken away," Howard said. "From the administrative perspective, it's stressful because we have to constantly prepare for when this may end."

# 9/11 HEALTH AND COMPENSATION REAUTHORIZATION ACT

THOM TILLIS  
NORTH CAROLINA

## United States Senate

WASHINGTON, DC 20510  
(202) 224-6342

August 20, 2015

Mr. Harvey Katowitz  
President  
137 Cross Center Dr, Suite 150  
Denver, NC 28037-5009

Dear Mr. Katowitz:

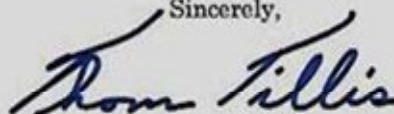
Thank you for taking the time to contact me regarding S. 928, the James Zadroga 9/11 Health and Compensation Reauthorization Act. I appreciate hearing from you.

On April 14, 2015 Senator Kristen Gillibrand (D-NY) introduced S. 928, and it was referred to the Committee on Health, Education, Labor, and Pensions (HELP). If enacted, S. 928 would extend the World Trade Center (WTC) Health Program fund indefinitely. S. 928 would also amend the Air Transportation Safety and System Stabilization Act to make individuals (or relatives of deceased individuals) who were injured or killed in the rescue and recovery efforts after the aircraft crashes of September 11, 2001, eligible for compensation under the September 11th Victim Compensation Fund of 2001. Further, S. 928 would remove the cap on payments under the September 11th Victim Compensation Fund of 2001 and add that Fund and the WTC Health Program Fund to the list of accounts that are not subject to budget sequestration. If S. 928 comes before the Senate, I will carefully consider everything you have said in making a decision on what is best for North Carolina and our country.

Typical political double  
talk. Non-committal

Again, thank you for taking the time to contact me. It is important to hear from citizens on issues that affect the state and the nation. Please do not hesitate to get in touch with me again about other important issues.

Sincerely,



Thom Tillis  
U.S. Senator

TRT/mf

PRINTED ON RECYCLED PAPER

# 9/11 HEALTH AND COMPENSATION REAUTHORIZATION ACT

**More political double talk. Please remember this when they are up for re-election**

**RICHARD BURR**  
NORTH CAROLINA

## United States Senate

WASHINGTON, DC 20510-3308  
(202) 224-3154 • Fax: (202) 228-2981

September 8, 2015

Harvey Katowitz  
137 Cross Center Road, Suite 150  
Denver, North Carolina 28037-5009

Dear Harvey:

Thank you for contacting me regarding your support for S. 928, the James Zadroga 9/11 Health and Compensation Reauthorization Act. I appreciate hearing from you.

As we remember the terrible tragedy of September 11, 2001 and the loss of lives on that day, we cannot help but remember how Americans came together after the attacks on the World Trade Center and the Pentagon. After those attacks, our country united in support of the victims who suffered at the hands of our enemies.

The James Zadroga 9/11 Health and Compensation Act of 2010 was enacted with my support in the 111<sup>th</sup> Congress. This law established federal programs related to health monitoring and treatments for eligible 9/11 responders and workers. North Carolina is home to many of the brave individuals that responded during and after the 9/11 attacks, and I understand the importance of the health care services provided to these individuals as a result of these efforts. S. 928 was introduced by Senator Kirsten Gillibrand (D-NY) on April 14, 2015 and would reauthorize the health monitoring and treatment programs under the James Zadroga 9/11 Health and Compensation Act of 2010. This bill is currently pending with the Senate Committee on Health, Education, Labor and Pensions (HELP). As a member of the Senate HELP Committee, please know that I will keep your thoughts in mind should the Committee consider this or similar legislation.

Again, thank you for contacting me. Should you have additional questions or comments, please do not hesitate to let me know or visit my website at <http://burr.senate.gov>.

Sincerely,

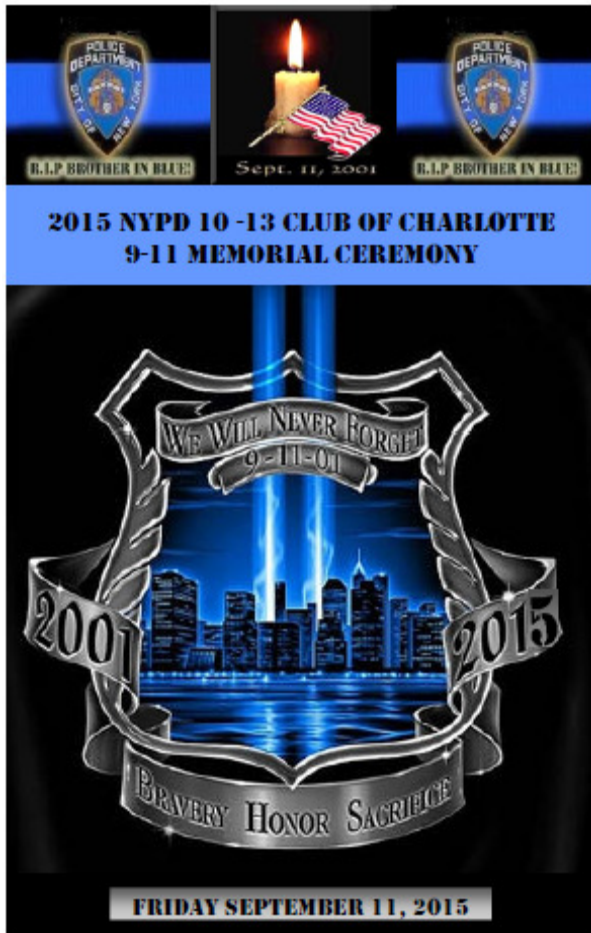


Richard Burr  
United States Senator

RB:cr



# We MUST NEVER FORGET OUR FALLEN HEROES



It has been 14 years since that fateful day when 60 police officers and 343 firemen perished while saving the lives of those trapped in the fire and collapse at the WTC towers. Sadly, the death toll continues to mount with the additional deaths of 88 NYPD officers and 92 FDNY firefighters who have died from 9/11 related illnesses contracted while doing search and recovery operations in the aftermath of 9/11.

Today we honor the memory of these heroes and the 2,782 civilians who died there, the 70 civilians and 55 military personnel who died at the Pentagon and the 247 passengers and crew members who died in the crashes of the four airline flights.

Please continue to pray for our heroes who are battling 9/11 related illnesses, including Club member Paul Johnson who is struggling daily to survive.

## We Must Never Forget

### 9/11/01 WORLD TRADE CENTER NYPD ROLL CALL OF HONOR

Sgt. John Coughlin	P.O. Jerome Dominguez	P.O. John Perry
Sgt. Michael Curtin	P.O. Stephen Driscoll	P.O. Glenn Pettit
Sgt. Rodney Gillis	P.O. Mark Ellis	P.O. Moira Smith
Sgt. Timothy Roy	P.O. Robert Fazio	P.O. Ramon Suarez
Det. Claude Richards	P.O. Ronald Kloepper	P.O. Paul Talty
Det. Joseph Viglano	P.O. Thomas Langone	P.O. Santos Valentin
P.O. John Dallara	P.O. James Leahy	P.O. Walter Weaver
P.O. Vincent Danz	P.O. Brian McDonnell	

### 9/11/01 WORLD TRADE CENTER NYNJ PAPD ROLL CALL OF HONOR

Supt. Fred Morrone	P.O. Donald McIntyre	P.O. Maurice Barry
Insp. Anthony Infante	P.O. George Howard	P.O. Michael Wholey
Chief James Romito	P.O. Gregg Froehner	P.O. Nathaniel Webb
Capt. Kathy Mazza	P.O. James Lynch	P.O. Paul Jurgens
Lt. Robert Cirri	P.O. James Nelson	P.O. Paul Laszczyński
P.O. Alfonso Niedermeyer	P.O. James Parham	P.O. Richard Rodriguez
P.O. Antonio Rodriguez	P.O. John Lennon	P.O. Robert Kaulfers
P.O. Bruce Reynolds	P.O. John Levi	P.O. Steve Huczko
P.O. Christopher Amoroso	P.O. John Skala	P.O. Thomas Gorman
P.O. Clinton Davis	P.O. Joseph Navas	P.O. Ushuru Houston
P.O. David LeMagne	P.O. Kenneth Tietjen	P.O. Walter McNeil
P.O. Domonick Pezzullo	P.O. Liam Callahan	P.O. Wallwyn Stuart
P.O. Donald Foreman		

Presentation of Colors.....UNC at Charlotte, USAF ROTC Detachment 592

Cadet Wayne Chandler  
Cadet Michael DeMasi  
Cadet Miles Riddle  
Cadet Seth Yelton

## Pledge of Allegiance

Invocation.....Chaplain Donald Sanchez

*Dear Lord, we ask for your blessings for our members, their families, all law enforcement officers and all service men and women. Please protect them and be with them during their tours of duty, and when their tours are completed and the day is over, guide them safely home to their loved ones. We are eternally indebted to all of our brothers and sisters who have sacrificed their lives in the performance of their duties. Give to their loved ones the peace and strength to bear the anguish of their loss. Help them to remove all resentment from their hearts, knowing that peace that you offer is a peace that endures forever. This we ask in your name, forever and ever, Amen.*

Opening Remarks.....Pres. Harvey Katowitz

## World Trade Center Roll Call of Honor

NYPD.....Trustee Frank DeMasi

NYNJ PAPD.....Club Member John Cannizzo

Bell Tolling.....Trustee Bernard Roe

## 9/11 Related Illness Roll Call of Honor

Supervisors.....V.P. Dave Schutheis

Detectives.....Trustee Brenda Jordan

Police Officers.....Club Member John Sabato

Taps.....Ret CAPD Sgt. David Schwob

Benediction.....Chaplain Donald Sanchez

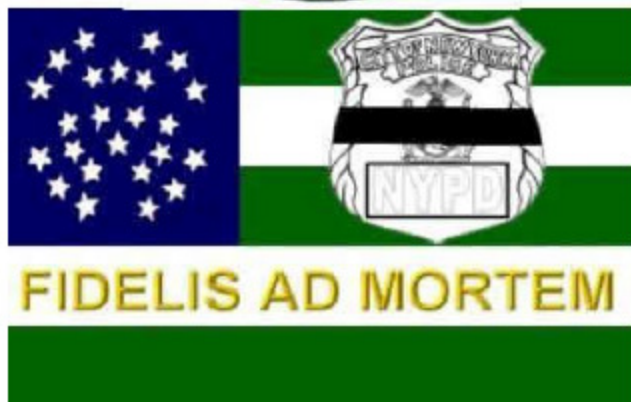
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## THE FOLLOWING NYPD HEROES HAVE DIED AS A RESULT OF 9/11 ILLNESSES

Dep. Ch. Steven Bonano	Det. Cory Diaz	P.O. Anthony DeJesus
Insp. Donald G. Feser	Det. Carmen M. Figueroa	P.O. Renee Dunbar
Insp. Richard D. Winter	Det. Kevin Hawkins	P.O. Robert M. Ehmer
Capt. Barry Galfano	Det. Michael R. Henry	P.O. Edward Ferraro
Capt. Edward C. Gilpin	Det. Alick Hermann	P.O. Nicholas G. Finelli
Capt. Dennis Morales	Det. William J. Hoffester	P.O. James Godbee
Capt. Ronald G. Pfeifer Sr.	Det. Steven Hom	P.O. Robert Grossman
Lt. Steven L. Cioffi	Det. John Kristoffersen	P.O. Robert B. Helmke
Lt. Jacqueline McCarthy	Det. John J. Marshall	P.O. Richard Holland
Lt. Brian S. Mohamed	Det. Tommy L. Merriweather	P.O. Richard Jakubowski
Lt. S/A Carlos Ocasio	Det. Robert a. Montanez	P.O. Louise M. Johnston
Lt. Christopher M. Pupo	Det. Michael Morales	P.O. Frank Macri
Lt. Gerald Rex	Det. Edwin Ortiz	P.O. David Mahmoud
Sgt. Alex W. Baez	Det. Roberto L. Rivera	P.O. Gary Mausberg
Sgt. Charles Clarke	Det. Joseph Seabrook	P.O. Vito Mauro
Sgt. Garrett Danza	Det. Christopher Strucker	P.O. Denis R. McLarney
Sgt. Paul Ferrara	Det. Traci Tack-Czajkowski	P.O. Christopher S. McMurry
Sgt. Claire T. Hanrahan	Det. Charles J. Wassil	P.O. Robert Nicosia
Sgt. Michael J. McHugh	Det. Thomas Weiner	P.O. Patricia Ott
Sgt. Patrick J. Murphy	Det. Robert W. Williamson	P.O. Robert V. Oswain
Sgt. Donald O'Leary	Det. John T. Young	P.O. Allison M. Palmer
Sgt. Michael W. Ryan	Det. James Zadroga	P.O. Angelo Peluso
Sgt. Harold J. Smith	P.O. Karen E. Barnes	P.O. Frank Pitone
Sgt. Edward D. Thompson	P.O. Ronald G. Becker, Jr.	P.O. William B. Titus, Jr.
Det. Sandra Y. Adrian	P.O. Frank M. Bolusi	P.O. Martin Tom
Det. Aslyn Beckles	P.O. Cesar A. Borja	P.O. Perry T. Villani
Det. John Coggin	P.O. Thomas G. Brophy	P.O. Ronald E. Weintraub
Det. Joseph A. Covalito	P.O. Madeline Carlo	P.O. George Wong
Det. Angel A. Creagh	P.O. Daniel C. Conroy	P.O. Robert A. Zane
Det. Kevin Czartoryski		

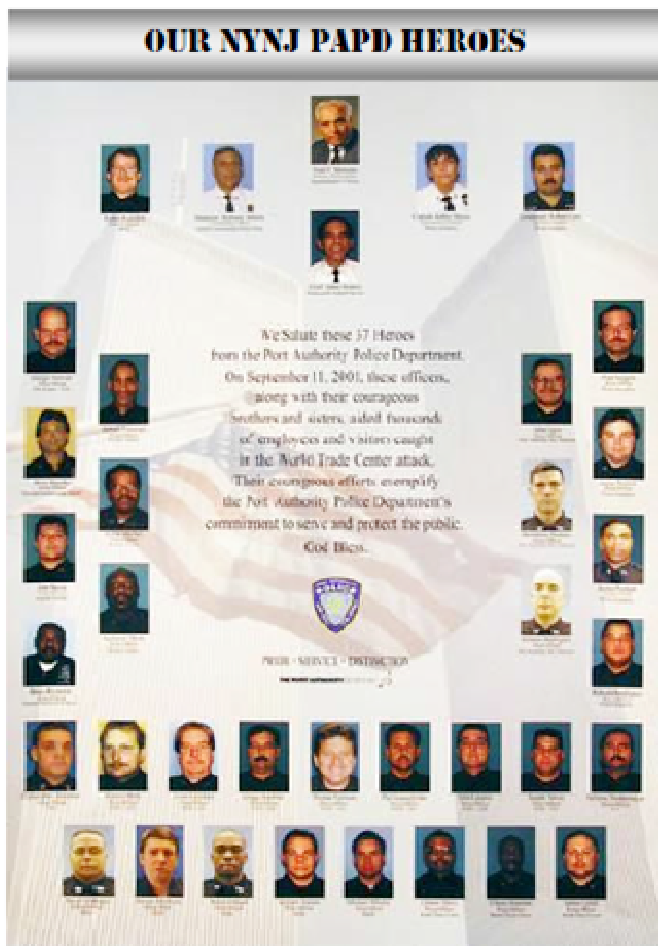


# We MUST NEVER FORGET OUR FALLEN HEROES

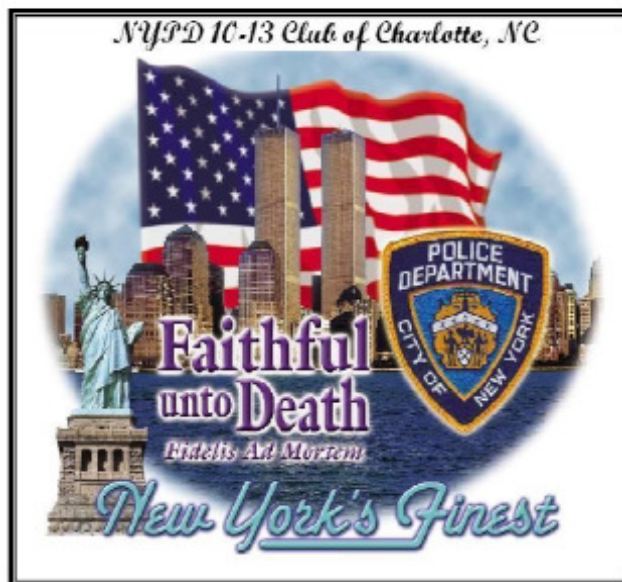


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# We MUST NEVER FORGET OUR FALLEN HEROES

## Opening Remarks

On Sept. 11, 2001, the unthinkable happened. Terrorists hijacked four jetliners and in the hours that followed, most of us watched helplessly as those aircraft were turned into weapons of carnage and mass destruction.

We watched in horror as the Twin Towers collapsed, the Pentagon burned and United Flight 93 crashed into a Pennsylvania field after its passengers and crew fought the hijackers, preventing a more devastating scenario

We are gathered here once again to remember our heroes who so bravely responded to a disaster that everyone else was fleeing. 60 police officers and 343 firemen perished while saving the lives of those trapped in the fire and collapse at the WTC towers.

On that day many of us lost a friend, relative or co-worker to acts of terrorism that continues to this day to have a negative impact on our daily lives.

Sadly, the death toll continues to mount with the additional deaths of 88 NYC police officers and 92 FDNY firefighters who have died from 9/11 related illnesses contracted while doing search and recovery operations in the aftermath.

Some of our members were present when the WTC collapsed and they will have to live with that horrifying experience forever.

Others worked in the search and recovery effort that continued for months afterwards and are suffering from debilitating illnesses as a result of that effort.

And all of us have to live with the indelible images of chaos and disaster seared into our minds: the planes hitting the towers, the fire and smoke, people leaping to their deaths from the upper floors of the WTC, crumpled buildings and the ash-covered survivors; images that make fourteen years ago seem like yesterday.

Today we honor the memory of those heroes and the 2,782 civilians who died at the WTC, the 70 civilians and 55 military personnel who died at the pentagon and the 247 passengers and crew members who died in the crashes of the four airline flights.

We must never forget them.

Please continue to pray for our heroes who are battling 9/11 related illnesses, including Club member Paul Johnson who is struggling daily to survive.

May God bless them and America.

## Club Trustee Frank DeMasi's Remarks

For those of you that don't know it, on Sept. 11, 2001 I was assigned to Emergency Service and was on my way into the south tower as it collapsed around me.

As you can imagine, for me today is a day to reflect and is actually a day to be thankful. I have 3 children, one of them, Michael, who is here today as part of the Honor Guard with Air Force ROTC, another son Anthony, who recently got married and is in the USAF assigned to Hurlburt Field in Florida, and my daughter Danielle who is in NYC on business.

I am thankful that God gave me a gift, on September 11<sup>th</sup> 2001. I survived the collapse of the South Tower and have been fortunate enough to be able to watch my kids grow up into incredible young adults. This is something that so many people, especially our 60 brother and sister officers who died that day, never got the opportunity to do. The never experienced the joy of watching their children growing up and will never know (in this world anyway) what happened to their kids.

For a very long time afterwards I questioned, what gave me the right to be here with my family, when they were taken from theirs so quickly, and for no reason other than a senseless acts of terrorism? But I do realize that God gave me a gift...and I make sure every day that I never take it for granted.

God bless all the lost souls in NY, Washington, & Pennsylvania that were taken 14 years ago today. And God bless all of the souls that have been taken since.

## Club Chaplain Donald Sanchez' Benediction

"Father in heaven, as we conclude our memorial service to honor the memory of those who perished on September 11, 2001, we do so with heavy hearts. Our hearts are heavy this evening not only because the events that took place 14 years ago are impossible to forget, but because we are daily reminded of them watching those among us who continue to succumb to disease and sickness contracted as a result of their heroic efforts to save lives and seek justice.

In fact Lord, there are members of this very organization suffering greatly, facing each day as courageously as they faced it in the wake of the 9/11 attacks— selflessly, gallantly, and giving of themselves in the service of others.

For our country's leaders, we ask that you give them great wisdom, deep insight, and keen discernment as they make the profound decisions necessary to keep this nation safe from those who love evil, are nourished by the blood of violence, and seek our utter destruction.

Finally, we thank you for all the men and women who place themselves in harm's way day in and day out whenever they put on the uniform to serve either on the battlefields of distant shores or on the unforgiving streets of cities and towns all across America so that we can remain free. Let us never take for granted your grace and your mercy toward us.

In Jesus name I pray, "Amen"

# We MUST NEVER FORGET OUR FALLEN HEROES



NYPD's largest patrol boat named after cop who was shot dead in 1989

By Edgar Sandoval — Thursday, September 17th, 2015 'The New York Daily News'

He's back on patrol.

A cop killed in the line of duty 26 years ago was saluted Wednesday when a patrol boat — the largest craft in the NYPD's Harbor Unit — was named in his memory.

Friends and family of the late Jeff Herman watched as the slain officer's son christened the 70-foot long vessel with a bottle of champagne.

"My whole life is just continuous pride and honor to my dad, said Joey Herman, who was just three months old when his father was gunned down while responding to a domestic dispute in Brooklyn. "It means a lot to me and my family."

Jeff Herman's boat will be used to patrol the port of New York, one of the busiest in the nation. That includes 600 miles of coast line, where cargo and cruise ships conduct business, officials said.

"It is the largest boat in our fleet," said Harbor Unit Commanding Officer David Driscoll, who worked with Herman in the 71st Precinct. "This is the largest port in the East Coast and the third largest in the nation."

Herman had been an officer for four years when on May 20, 1989 he was ambushed by a man who fired seven shots. He died three days later.

Herman's family and his NYPD co-workers kept his memory alive for the son who was inspired to pursue a life of service.

Joey Herman said he plans to join the Fire Department in December.

"It's unbelievable," the proud son said. "I'm getting older and it just get's further away from the time of my dad's death, and they are still doing things for him."

**Name : Herman, Jeff**

**Shield #: 23793**

**Date of Death: 1989-06-02**



**Rank: P.O.**

**Command: 071 Pct.**

**Cause of Death: Shot by perpetrator-Investigation**

**On May 30, 1989, shortly after midnight, Police Officers Jeff Herman and William Lynch, working Anti-Crime Patrol in the 71st Precinct responded to an assignment "Dispute With A Gun" at 250 Hawthorne Street.**

**As the officers started to interview a female caller at the entrance of her apartment, her boyfriend appeared from the rear of the apartment, and fired seven shots from a .380 automatic. Although seriously wounded by the initial shots, Officer Herman managed to return fire. As he was attempting to aid both his gravely wounded partner and the wounded female complainant, Officer Lynch fired twice at the gunman. Three days later Officer Herman died of his injuries.**

**The gunman was later identified as Albert Smith, 32 and was located. He died from a self-inflicted gunshot wound moments before he would have been arrested.**





# SEPTEMBER MEMBERSHIP MEETING





# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT

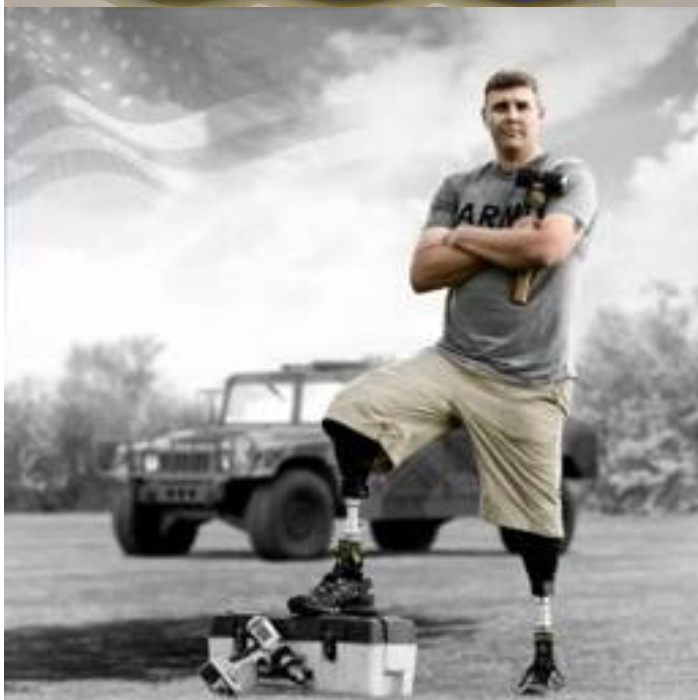


## NYPD 10-13 Club of Charlotte, NC Jimmy LaRossa Memorial Golf Tournament

On September 28, 118 golfers participated in the 3rd Annual Jimmy LaRossa Memorial Golf Tournament. Thanks to the hard work of John Erker, John & Valerie Sabato and Dave Schultheis the Club raised \$15,000+ dollars which is being donated to purchase a Track-chair All Terrain Vehicle for hero National Guardsman Dale Beatty.



Front row: Ret 82nd Airborne Hero Sgt. Mike Verardo. Back row L-R: Hero Dale Beatty, Club Treasurer Ben Pepitone, Club Pres. Harvey Katowitz



# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



## Making life easier for disabled veterans (Excerpts)

By Kathleen Toner, CNN

Wed October 16, 2013

It was supposed to be a routine patrol for Dale Beatty, a National Guardsman serving in northern Iraq.

But when the Humvee he was in veered slightly off the road, his life changed in an instant.

"I remember seeing all the sand across the dash of the Humvee go up in the air. That was pretty much the last thing I remember," Beatty recalled eight years later. "And there was a big boom, lots of pain."

The vehicle hit an anti-tank land mine, flying nearly 50 feet in the air. When Beatty came to, his legs were pinned under the wreckage. Within days, both were amputated below the knee.

It was a life-altering injury, but from the beginning, Beatty had a positive attitude about it.

"For some reason, I've always been able to see how lucky I am," he reflected, noting that his injuries made it possible to wear prosthetic legs. "It's not like losing a fingernail. But ... it's just the way it has to be. I've met people that have been hurt a lot worse than me that have lived full, fulfilling lives. So there's no excuse for me not to."

Beatty spent a year recovering at Walter Reed Army Medical Center in Washington, and he hoped to build a house for his wife and two young sons when he returned home to Statesville, North Carolina. But given his new reality -- two prosthetic legs and, at times, a wheelchair -- he wasn't sure how he'd manage it.

That's when a member of his church, who'd heard about Beatty's situation, took action.

He persuaded the Iredell County Builders Association -- of which he was a member -- to help Beatty build a wheelchair-accessible home with wide doorways and roll-in bathrooms. The land was donated by Beatty's father, and volunteers pitched in to help while Beatty supervised.

"The whole community helping me, and working alongside me, it was such a good feeling," said Beatty, now 34.

Throughout the construction, Beatty consulted his friend John Gallina, a building contractor with whom he'd served in the National Guard and was driving the Humvee when it hit the land mine. Gallina suffered a traumatic brain injury in the blast and was later diagnosed with post-traumatic stress disorder. While his wounds were less visible than Beatty's, he also struggled to adjust to post-war life.

When the house was finished, Beatty and Gallina decided to "pay it forward" to help other disabled veterans. In 2008, they pooled their military disability payments and started [Purple Heart Homes](#), a nonprofit that so far has modified or helped provide homes for 30 disabled veterans in several East Coast states.

Purple Heart Homes, using donated labor and materials, will help any disabled veteran who is a homeowner, and all repairs are free. Beatty and Gallina know that projects such as adding ramps or renovating bathrooms can make a big difference for veterans and their caregivers.

"We want to make those changes that make their life easier, safer, just better," Beatty said.

Beatty and Gallina also want to help those who can't afford to buy their own home, many from the younger generation. While the organization has built a couple of houses from the ground up, it has also developed a program that moves veterans into foreclosed properties donated by banks and municipalities. The group matches a disabled veteran with each property and then partners with a community organization that can gather volunteers to renovate it.

This local support is an essential part of Purple Heart Homes. Beatty and Gallina believe that working with community members makes a big difference to veterans, who can often feel isolated and socially withdrawn.

"Regardless of when you served, where you served ... we're all the same," Beatty said. "They just need to know that somebody does care about them."

"We wouldn't leave someone behind on the battlefield. Why would we do it at home?"



# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



Please patronize the following businesses/thank the following people for supporting the tournament and making it a success.

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FOP Lodge 9	The Workman's Friend
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Hudson Valley 10-13 Club	VFW Post 12136, Indian Land, SC
IDMAN Forensics, LLC	Zitel Family Chiropractic
Joe & Lucille Kozlowski	



# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



## Raffle Prizes/Food/Beverages/Cash

Adams Beverages	James Kenny
Alexander Michaels Rest & Tavern	Jeff Faucett
Ballantyne Advanced Chiropractic	Jeffrey Goldstein
Ballantyne Medical Assoc.	Jim'N Nick's Bar-B-Q
BJ's Pineville	John Corcoran
Black Chicken - Waxhaw	John Gilbert
Blackfinn Ameripub	John Krohn
Blue Heron Grill	Larkhaven Golf Club
Bob Fee	Legends Golf Courses - Myrtle Beach
Bob Garrett	Liberty Family Physicians LLC Dr Emery
Brenda Jordan	Mamas Pizza & Pasta
Brew's Taven, Indian Land SC	Marty Camhi
Buca di Beppo	Massage Envy
Charlotte Hornets	Michael Blondo
Charlotte National	Mortimer's Pub & Café
Coca Cola Bottling Co.	Northstone GC
Dale Jrs' Whiskey River	Olde Sycamore GC
Eagle Chase GC	Park Lanes
East Charlotte Nissan	Publix
Edgewater GC	Rick Kiger
Eleanor Corocran	Roman & Associates
Emerald Lake GC	Ross Stutts
Famous Toastery	Sam Reiver
Firebirds	Snyder/Lance
Firethorne GC	Summerfield Tire & Service
Gerald Dunn	Sun City - Anonymous
Golf Club At Ballantyne	T-Bones on the Lake
Golfsmith	Texas Roadhouse
Green Meadow Golf Course	The Divide
Harris Teeter	The Olde Mecklenburg Brewery
Harvey Katowitz	Tom Doyle
Hawthornes Pizza	Tom Timmins
Hickory Tavern	True Pizza Rea Rd. Charlotte

# MEMBERSHIP



## 2015 Monthly Meeting Dates

October 13

December 8

November 10

## BIRTHDAYS



## OCTOBER

Patricia Lewis	Oct. 01
Don Schappert	Oct. 01
Jay Garbus	Oct. 06
John Williams	Oct. 09
Richard Gundacker	Oct. 10
Bernard Kent	Oct. 10
Anthony Magliulo	Oct. 11
Vinnie Tuzeo	Oct. 12
Keith Rand	Oct. 13
Courtney Simuel	Oct. 14
Robert Fee	Oct. 15
Michael Easterday	Oct. 15
Ron Olszewski	Oct. 16
Russell Crimi	Oct. 17
Jack Miller	Oct. 17
John Evrard	Oct. 19
Charles Dittrich	Oct. 20
David Conrad	Oct. 22
Theresa Freeman-Ginsberg	Oct. 22
John Mc Laughlin	Oct. 22
Paul Lemke	Oct. 25
John Agati	Oct. 26
Dan McKenna	Oct. 26
Harold Berg	Oct. 29
<b>Greg Brown</b>	<b>RIP 5/29/15</b> Oct. 29
John Cannizzo	Oct. 30
Sean Maher	Oct. 31
James Cuesta	Oct. 31

## IN MEMORIAM

Warren Stone, father-in-law/father of Bill and Melanie Carlson passed away on 9/11.

Please keep the Carlson family in your thoughts and prayers



The following members joined our Club in September

Ret. NYPD Det. Scott Gasser

Ret. NYPD Sgt. John Nunziato

Ret. NYPD PO Michelle Nunziato

Ret. NYPD Det. Richard Bohn.

Ret. Suffolk Co. PD PO Joseph Knipper

## SICK DESK UPDATE



Ed Hendrickson has been diagnosed with 9/11 related kidney cancer.

Please keep Ed in your thoughts and prayer

## Keep These Dates Open

Oct. 2, 2015—Next HR 218 Class

January 9, 2016 - After Holiday Dinner Party



**2016 Dues are due now**



License Plates for sale \$10. See Club Historian Joe Kozlowski

# 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 345members, 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	<a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>
Cabarrus County	Brenda Jordan	704-588-0652	516-852-3885	<a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>
Gaston County	Brenda Jordan	704-588-0652	516-852-3885	<a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>
Iredell County	Bob Fee	704-919-1311	704-220-8400	<a href="mailto:rtfvs@yahoo.com">rtfvs@yahoo.com</a>
Lincoln County	Brenda Jordan	704-588-0652	516-852-3885	<a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>
Mecklenburg County	Bernard Roe	704-595-3463	704-241-8002	<a href="mailto:broehroe@aol.com">broehroe@aol.com</a>
Rowan County	Brenda Jordan	704-588-0652	516-852-3885	<a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>
Union County	Frank DeMasi	704-771-6855	704-771-6855	<a href="mailto:dfam5@carolina.rr.com">dfam5@carolina.rr.com</a>
All other areas	John Erker	516-445-3494	516-445-3494	<a href="mailto:erk8449@yahoo.com">erk8449@yahoo.com</a>



Brenda Jordan



Bob Fee



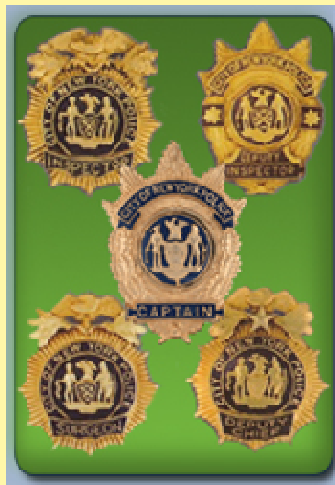
Bernard Roe



Frank DeMasi



John Erker



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

## NYPD CEA 2015 Meeting Schedule

Day, Date	Time	Location
Wednesday Oct. 7, 2015	10am - 1pm	Villa Baronne 737 Throggs Neck Expressway Bronx, NY 10465

# Line Organizations July's



Dear LBA Member:

We were recently made aware of two Fund Raisers; one is to assist a Member of the Service and the other is to assist the grandchild of a former Member of the Service.

A 10-13 Benefit will be held to help offset the financial burden placed on Deputy Inspector Gene Montchal. Gene was paralyzed from the waist down, as the result of suffering a spinal injury from falling off of a ladder. Please click on the following link for further information on this benefit:

<https://mlsvc01-prod.s3.amazonaws.com/714da196201/85a50721-f4cd-4d0a-8c13-325fe4533a3e.jpg>

A Go Fund Me page has been created to help the family of eight year old Aiden Seaver; Aiden was recently diagnosed with leukemia. The Go Fund Me page was created to help offset the financial burden placed on his family in connection with combatting the disease. Aiden is the grandson of former Chief of Department, and current Commissioner, New York City Emergency Management Department, Joseph Esposito. To donate to help Aiden and his family please go to: <https://www.gofundme.com/weloveaiden>

September 29, 2015

We have been informed by the Office of Labor Relations, Health Benefits Section that **Retirees will be allowed to participate in the 2015 Open Enrollment Health Insurance Coverage Transfer Period**. Historically, Active members are permitted to make changes to their health insurance coverage every year during the Open Enrollment Period and Retirees are only allowed to make these changes on even numbered year. However, even though this is an odd numbered year, Retirees wishing to make a change to their health insurance coverage will be allowed to participate in the Open Enrollment Period; **this is a onetime change to the general rule**. The annual health insurance coverage transfer period for **Retirees** will be in the month of **November**, and the annual health insurance coverage transfer period for **Active** members will be in the month of **October**; changes in health insurance coverage will go into effect on January 1<sup>st</sup>.

Active Members should closely monitor the Department's Operations Orders for the exact dates covering the Annual Transfer Period. The Operations Order should also include information on the Health Care Plans available, the costs, Procedures for Health Plan Changes, information for Retiring Members of the Service, Change of Dependents Submitted During the Transfer Period, and information related to COBRA - Consolidated Omnibus Budget Reconciliation Act.

During this period, Active and Retired members of the service may transfer from their present health plan into another City health plan, add or drop optional rider coverage, and add or drop a dependent.

To download a Health Benefits Application please click on this link, <http://www1.nyc.gov/assets/olr/downloads/pdf/health/health-benefits-application.pdf>. The page link also includes additional information in regard to filling out and forwarding the form.

Retirees can visit the following link to view the current monthly rates for each available insurance carrier, <http://www1.nyc.gov/assets/olr/downloads/pdf/health/retiree-rates.pdf>. Please be aware that for most health insurance plans, i.e. GHI, the member does not need to purchase prescription drug coverage since it is provided by the Superior Officers Council Health and Welfare. However, Retired members enrolling in HIP must purchase the HIP Optional Rider for their prescription drug coverage since it is not provided by the SOC under this particular health insurance plan. If you are unsure as to whether or not you need to purchase the prescription drug coverage please confer with the SOC at 212-964-7500 (Option# 1).

Fraternally,

Lou Turco

President

LBA | 212-964-7500 | [lba@nypd-lba.org](mailto:lba@nypd-lba.org) | <http://www.nypd-lba.org>  
233 Broadway  
Suite 1801  
New York, NY 10279



# Line Organizations

EDWARD MULLINS  
PRESIDENT



ROBERT GANLEY  
VICE PRESIDENT

## Sergeants Benevolent Association

35 WORTH STREET, NEW YORK, NY 10013-2935

Dear Fellow Sergeant,

The following is a press release sent out today regarding a boycott of Amazon, Café Press and Redbubble.

Monday, September 14, 2015

President of the NYC Sergeants Benevolent Association calls for a nationwide boycott of [Amazon.com](http://Amazon.com), [Redbubble.com](http://Redbubble.com) and [CafePress.com](http://CafePress.com) for profiting from the sale of selling anti-police merchandise



New York, NY, Sept. 14, 2015 - Ed Mullins, the President of the New York City Sergeants Benevolent Association, whose 13,000 members make it the fifth largest police union in the country, is calling for a nationwide boycott of online retail companies [Amazon.com](http://Amazon.com), [Redbubble.com](http://Redbubble.com) and [CafePress.com](http://CafePress.com).

Redbubble and CafePress are selling merchandise that includes T-shirts, hoodies, bumper stickers, infant body suits and even sippy cups with such volatile proclamations as "F--- The Police." Amazon, which had also advertised the items but has since removed them from its web site, still provides links to the other sites if a search for this merchandise is undertaken by a potential customer.

"There is a nationwide war on the law enforcement community, with police officers being slaughtered on a regular basis," said President Mullins. "The selling of these products only perpetuates violence and hatred toward the police. For these seemingly respectable outlets to offer such merchandise to their customers is unethical, immoral, irresponsible and reprehensible. As a result, I urge all law enforcement personnel, as well as members of the public to immediately boycott these companies. They should not be earning profits from the blood of those who are paid to protect and serve society during these tumultuous times."

Amazon is based in Seattle, Washington. Redbubble is headquartered in Australia, with offices in San Francisco, California, and CafePress is located in Louisville, Kentucky.

"Just yesterday a Kentucky state trooper was shot to death during a traffic stop, so it is particularly egregious that a Kentucky based company would be selling such trash," said Mullins. "Making things even worse is the fact that CaféPress posts an American flag next to its logo. There are few things more un-American than profiting from the malevolence that is currently being directed toward the police during these extremely violent and challenging times."

Dear Fellow Sergeant,

On Monday, September 28<sup>th</sup>, Politico published City Council Speaker Melissa Mark-Viverito's 15 seconds of fame with Pope Francis and her special request of him to pray for a jailed Puerto Rican nationalist Oscar Lopez Rivera.

How dare she go to the Pope to request help on releasing a terrorist! Oscar Lopez Rivera is no political prisoner! He is a murderer.

Ms. Viverito needs to be reminded that Oscar Lopez Rivera was a key member and leader of the Armed Forces of National Liberation (FALN). The FALN was responsible for over 75 bombings and six deaths within the United States.

The FALN crew was arrested and refused to stand trial by claiming they were "prisoners of war". The judge rejected that claim and imposed sentences in excess of 50 years each.

Moreover, President Clinton offered freedom to all of them, including Rivera, who refused because he had to plead GUILTY before a pardon could be granted, as required by law. All his associates accepted the offer and were subsequently freed. That unfortunate action by the President was directed toward the election of Mrs. Clinton, who was a candidate for the United States Senate, representing New York. What an insult to law abiding Puerto Ricans in New York.

Perhaps, Ms. Viverito should have asked Pope Francis to pray for the homeless, victims of child abuse or our military veterans who provide the very freedoms she enjoys. Why not ask for prayers for Police Officer Pascarella, Detectives Senft and Pastorella of the NYPD, who were all blown up on New Year's Eve as a result of bombs placed around Police Headquarters by the FALN. Of course not! Speaker Viverito has no memory of this act of terror.

Nor does she have a memory of a young police officer named Angel Poggi, a rookie working his first tour out of the 23rd Pct. PO Poggi and his partner responded to a location on a 110th Street on a call of a "dead female" on the 3rd floor. The officers responded twice because the first response was negative and the female caller called again stating "the cops had responded but did nothing, the dead woman is still on the 3rd floor landing." Poggi and his partner responded again. Poggi proceeded to the top of the stairs and pulled the front door open. It was booby-trapped and blew up in his face sending him to the middle of 110th St. His first tour of duty ended his one tour career with the NYPD and destroyed the future of a young native Puerto Rican and a New Yorker. Once again, another act of terror by the FALN!

Ms. Viverito, maybe it's time you justify your desire to release Oscar Lopez Rivera and come clean with all New Yorkers. Please stop claiming you support the members of law enforcement, the facts are clear ... YOU DO NOT!

May God help us and all good citizens of this city.

Fraternally,

Ed Mullins

# Line Organizations



## Detective Union Head: Resisting Arrest Is At Heart of Problem

By MARK TOOR The Chief Civil Service Leader

Governor Cuomo's order appointing Attorney General Eric Schneiderman as special prosecutor for police shootings of unarmed suspects pussyfoots around the real problem, which is resisting arrest, Michael J. Palladino, president of the Detectives' Endowment Association, said July 9.

"Politics is amazing," he said. "Last week, law enforcement shot and wounded an unarmed prison escapee, David Sweat, and Governor Cuomo labeled the Trooper a hero. This week, under the Governor's new policy, had prisoner David Sweat succumbed to his wounds, the same Trooper would be stripped of his hero label and introduced to the special prosecutor."

### Gives AG Discretion

The order allows Mr. Schneiderman to look at any fatality in which the suspect was unarmed or it was not clear whether he was armed. The decision to investigate and possibly prosecute is left up to the Attorney General.

The order was unnecessary, Mr. Palladino said, because the Governor already had the authority to appoint a special prosecutor when warranted. "Dumping it on the Attorney General and making it a blanket policy relieves him of having to make the hard political decisions in each case," he told THE CHIEF-LEADER.

He said the case of Eric Garner, who died of a heart attack last year after a police officer threw an arm around his neck to bring him to the ground, had one thing in common with the cases of many other black men around the country who died in confrontations with cops: Mr. Garner was resisting arrest.

"If he wants real reform, he needs to address resisting arrest," Mr. Palladino said of Mr. Cuomo.

### 'Don't Take It Seriously'

Currently, he said, prosecutors are reluctant to pursue charges of resisting, often because they believe a struggle is a typical outcome of arrest. "Prosecutors do not take resisting arrest seriously enough, and criminals know that," he said. And, he added, "politicians want to bury their heads in the sand on resisting arrest."

The DEA leader offered some possible solutions. One would be to make resisting a felony, with harsher penalties. Another possibility, he said, was mandatory jail time for a conviction for resisting. And, he said, laws could make it harder for District Attorneys to jettison such charges.



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

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

To become a member, please complete the membership application that can be accessed at [http://rdny.org/images/RDNY\\_Membership\\_Application\\_2015.pdf](http://rdny.org/images/RDNY_Membership_Application_2015.pdf)

Membership fees are as follows:

Initiation (New Member) \$10.00

Annual Dues \$30.00 = Application Total \$40.00

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

Retired Detectives of the Police Department of the City of New York

P.O. Box 3310

Farmingdale, NY 11735-3310

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

# Line Organizations



## AN OPEN LETTER TO ALL OF THOSE INCLINED TO JUMP TO CONCLUSIONS

To all arm-chair judges:

If you have never struggled with someone who is resisting arrest or who pulled a gun or knife on you when you approached them for breaking a law, then you are not qualified to judge the actions of police officers putting themselves in harm's way for the public good.

It is mystifying to all police officers to see pundits and editorial writers whose only expertise is writing fast-breaking, personal opinion, and who have never faced the dangers that police officers routinely do, come to instant conclusions that an officer's actions were wrong based upon nothing but a silent video. That is irresponsible, unjust and un-American. Worse than that, your uninformed rhetoric is inflammatory and only serves to worsen police/community relations.

In the unfortunate case of former tennis pro, James Blake, -- who was clearly but mistakenly identified by a complainant -- there certainly can be mitigating circumstances which caused the officer to handle the situation in the manner he did. Do they exist? Frankly, no one will know for sure until there is a full and complete investigation. That is why no one should ever jump to an uninformed conclusion based upon a few seconds of video. Let all of the facts lead where they will, but police officers have earned the benefit of the doubt because of the dangers we routinely face.

The men and women of the NYPD are once again disheartened to read another the knee-jerk reaction from ivory tower pundits who enjoy the safety provided by our police department without understanding the very real risks that we take to provide that safety. Due process is the American way of obtaining justice, not summary professional execution called for by editorial writers.

Sincerely,

Patrick J. Lynch  
President

### 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://nypdstetuben.org/>



# Line Organizations

THE NEW YORK CITY PATROLMEN'S BENEVOLENT ASSOCIATION

## PBA UPDATE

[www.nycpba.org](http://www.nycpba.org)

Patrick J. Lynch President



### Retired Police Officer Lenny Crawford

Leonard Crawford is a 48-year-old retired NYPD Police Officer. Lenny was appointed to the New York City Transit Police Department in July 1986 and after 20 years of service he retired on July 30, 2006. Lenny and his wife Georgina have been married for 22 years and have raised their children Lenny, 17, and Rebecca, 13, while residing happily in Smithtown for the past 19 years.

Recently Lenny was diagnosed with Amyotrophic Lateral Sclerosis (ALS), also known as Lou Gehrig's Disease. ALS is a terminal disease with no known cure and a life expectancy of 2-5 years from date of diagnosis. There are only about 30,000 people living with ALS in the United States. Every year there are nearly 5,000 new cases, but nearly the same number of ALS patients pass on. ALS is a disease that weakens every muscle in your body until they become paralyzed. Over time, a person suffering from this disease will lose the use of their arms, hands and legs. They will lose the ability to swallow, talk and breathe. Many ALS patients will only be able to move their eyes to communicate. ALS

occurs throughout the world with no racial, ethnic, or socioeconomic boundaries. The costs to families providing for a family member with ALS can be upwards of \$125,000 to \$150,000 a year. In the end it leaves families not only grieving the loss of a family member, but at a financial loss also.

We hope donations from others will make it possible for Lenny to purchase equipment needed for himself so it can make his life more comfortable. Every dollar raised goes directly to the Crawford family. Any and all efforts made to assist in this important cause would be greatly appreciated and would help ease the burden of this horrible disease that has been placed upon the Crawford family.

Donations can be made directly to the family by check. Made out to:

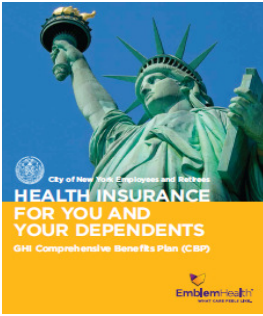
Leonard Crawford  
Leonard Crawford Fundraiser  
120 Wilbur Place Ste F  
Bohemia, NY 11716

Email: [Lenngee2000@yahoo.com](mailto:Lenngee2000@yahoo.com)





# Health and Welfare



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

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

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

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

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

## SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

Continued next page.....

# Health and Welfare

## **SBA GHI Catastrophic Coverage** continued.....

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

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

### **The catastrophic coverage benefit**

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

### **Benefit limits and maximums**

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

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

### **Services or charges not covered by the catastrophic benefit**

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

### **Submitting an SBA catastrophic benefit claim**

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

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

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

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

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

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

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

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

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

# Health and Welfare

**Vaccines that boost your immunity. The shots you got as a child can wear off. Here's how to get up-to-date.**



You might think that the shots you received as a child to protect you from getting tetanus, diphtheria, and more would last a lifetime. Not so. (September)

Some vaccines need to be repeated during adulthood to ensure that you stay protected, while others, such as the rubella vaccine and chicken pox shot, weren't even around when many of us were young. There are also newer vaccines that target illnesses you might get as an adult, such as [shingles](#). Here's a rundown of what you should get and when.

## Tetanus and diphtheria (TD)

**What it wards off:** Potentially fatal bacterial diseases that can make it difficult to breathe.

**Who needs it:** All adults should get a TD booster every 10 years, or sooner if you get a dirty wound and it has been more than five years since your last dose..

## Pertussis (Tdap)

**What it wards off:** In addition to tetanus and diphtheria, this version of the TD booster covers pertussis, or whooping cough, which has had a resurgence in the U.S. since the 1980s.

**Who needs it:** All adults 19 and older who haven't previously received a Tdap vaccine. (It can take the place of one TD booster.) Most adults need the shot just once, but pregnant women should get a dose during each pregnancy, preferably between weeks 27 and 28.

## Measles, mumps, rubella (MMR)

**What it wards off:** Three potentially life-threatening viruses that are spread through the air.

**Who needs it:** Adults born in 1957 or later without documentation of vaccination, and those vaccinated before 1968 who received the inactivated (killed) measles vaccine, which was later withdrawn due to ineffectiveness.

**Shot options:** There is just one for adults, the MMR II.

## Zoster

**What it wards off:** Shingles, a painful rash caused by the varicella zoster virus (the same one that causes chicken pox).

**Who needs it:** People age 60 and older, except those who are taking immunosuppressive drugs or have medical conditions that make their immune system less effective.

## Pneumococcal

**What it wards off:** A bacterial infection that causes pneumonia and meningitis.

**Who needs it:** All adults age 65 and older, plus anyone 19 and older who smokes, is undergoing chemotherapy, or has asthma, diabetes, alcoholism, cochlear implants, conditions that compromise immunity, or heart, lung, or liver disease.

**Shot options:** Pneumovax, which is recommended for healthy adults, and Prevnar 13, generally recommended for higher-risk people because of its higher level of efficacy.

## Varicella

**What it wards off:** Chicken pox. The vaccine was licensed for use in the U.S. in 1995 and is now routinely given to all children.

**Who needs it:** People who never had chicken pox and haven't already received the vaccine. They should get one or two doses depending on their age.

## Where to get your boosters

Go to [vaccine.healthmap.org](http://vaccine.healthmap.org) for health departments, clinics, and pharmacies in your area.

## Don't remember which vaccines you've had?

If you need official copies of your vaccination history or if you simply need to update your records, start with your doctors to see what they have on file. If your parents are living, ask if they have the records in baby books or files. Other possible sources include former employers (if they required immunizations) and your state's health department. (Some agencies have vaccination registries.) Find out more from the nonprofit [Immunization Action Coalition](#).

If you can't find your records, your doctor might opt for blood tests to see if you're immune to any vaccine-preventable diseases. Or she'll just give you the shot. It's safe to repeat vaccines, according to the national Centers for Disease Control and Prevention.



# What's Happening



## October

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3				1 HOLY NAME SOCIETY BKLYN/ QUEENS ANNUAL GOLF OUTING		3 KOREAN AMERICAN OFFICERS ASSOC. KOREAN DAY PARADE
4 LAST DAY OF SUKKOT  78TH ANNUAL NYC PULASKI DAY PARADE	5 SHEMINI ATZERET  EMERALD SOCIETY GENERAL MEETING	6 SIMCHAT TORAH  HISPANIC HERI- TAGE CELEBRATION	7 HOLY NAME SOCIETY MAN/BX/SI GENERAL MEETING	8 DETECTIVES' ENDOWMENT ASSOCI. ANNUAL AWARDS DINNER	9	10
11 GAY OFFICERS ACTION LEAGUE NATIONAL COMING OUT DAY  HISPANIC DAY PARADE  COLUMBIA ASSOC. WREATH LAYING CEREMONY	12 COLUMBUS DAY  COLUMBIA ASSOC. COLUMBUS DAY PARADE	13 REGINA COELI SOCIETY DAY OF RECOLLECTION GENERAL MEETING	14 ADVANCEMENT OF CIVILIAN EMPLOYEES GENERAL MEETING	15 MUHARRAM, ISLAMIC NEW YEAR	16 ST. PAUL SOCIETY ANNUAL DINNER DANCE	17
18	19 SHOMRIM SOCIETY- GENERAL MEETING  P.O. MICHAEL J. BUCZEK 34TH PCT MEMORIAL MARCH AND MASS  DESI SOCIETY GENERAL MEETING	20	21 PULASKI ASSOCIA- TION GENERAL MEETING	22	23 ASHURA	24
25 SHOMRIM SOCIETY MEMORIAL SCHOLARSHIP BREAKFAST	26	27 POLICEWOMEN'S ENDOWMENT ASSOCIATION GENERAL MEETING	28	29 HISPANIC SOCIETY GENERAL MEETING	30 ADVANCEMENT OF CIVILIAN EMPLOYEES SOCIETY DINNER/ DANCE	31 HALLOWEEN

# What's Happening



**Monday, Oct. 19th - 11am**



The City of New York Honors Ptl. Phillip Cardillo who made the ultimate sacrifice in 1972 with a street naming in front of the new NYPD Academy in Queens.



**PATROLMAN PHILLIP CARDILLO WAY**

**130-30 28th Avenue, Flushing, NY 11354**

Immediately following, there will be a

**28 Reunion/Reception**

for all those attending at the

**Bourbon Street Roof Top Bar/Restaurant**

Located a short distance away at  
40-12 Bell Blvd in Bayside.

There will be a **cash** bar with plenty of specials.

\$3 bottles and \$5 mix drinks

as well as a **cash** menu with lunch specials.

**For further information contact:**

Timmy Motto @ [chillytimy@verizon.net](mailto:chillytimy@verizon.net)

Manny Guella: [\(917\)886-4142](tel:(917)886-4142)

Mike Kelley: [michaelkelleysr@aol.com](mailto:michaelkelleysr@aol.com) Dennis Klein:

[\(347\)672-4436](tel:(347)672-4436)

Laurie Malloy: [\(917\)709-8406](tel:(917)709-8406)



## 27th NYPD Pipers Pursuit

The Pipes and Drums of the New York City Police Department will be hosting their 27th annual 5K Fun Run on Saturday October 3, 2015 @ 10:00am. Race start will take place at Healy's Pub, 108 Street and Rockaway Beach Blvd, Rockaway Park, NY. Hats to the first 200 applicants. A BBQ, DJ, Rockwall, Kids Run and a performance by the NYPD Pipes & Drums will take place.

For more information and application, click below

[https://gallery.mailchimp.com/2b393170ce6f38fe426d03864/files/2015\\_Pipe\\_band\\_race\\_flyer\\_new.pdf](https://gallery.mailchimp.com/2b393170ce6f38fe426d03864/files/2015_Pipe_band_race_flyer_new.pdf)

To register online, click the link below

<https://signup.runnyc.com/evententry/5690944879853568>

Copyright © 2015 NYPD Pipes & Drums, All rights reserved.

You are receiving this email because you have entered the Pipes & Drums 5K race in the past.

Our mailing address is:

NYPD Pipes & Drums

332 Bleecker Street

PMB #D47

New York, NY 10014

AMERICAN LEGION POST 460: NEW YORK POLICE POST  
WITH THE  
HONORABLE POLICE COMMISSIONER WILLIAM J. BRATTON  
INVITES YOU TO JOIN THEM ON  
**WEDNESDAY, NOVEMBER 11, 2015**

## VETERANS DAY

**Police Commissioner's Breakfast & America's Parade**

---

POLICE COMMISSIONER WILLIAM J. BRATTON'S VETERANS BREAKFAST  
1PP AUDITORIUM: 7:00 - 8:30 AM

PARADE: 11:00 AM - 3:30 PM // FIFTH AVENUE, 26TH TO 52ND STREET

TRANSPORTATION WILL BE PROVIDED TO & FROM PARADE ROUTE  
DRESS CODE: MOS-NYPD-DRESS/UNIFORM // RETIREES-MILITARY DRESS OR BUSINESS ATTIRE

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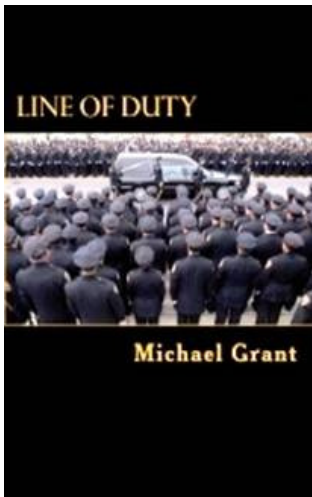
RSVP BY SUNDAY, NOVEMBER 08, 2015

TO MILITARY LIAISON P.O. YAHAIIDA RUIZ AT 646.610.5246 OR  
EMAIL AT: YAHAIIDA.RUIZ@NYPD.ORG

STAY CONNECTED: [FACEBOOK.COM/LEGION460](https://www.facebook.com/legion460) • [TWITTER.COM/LEGION460](https://twitter.com/legion460)  
[WWW.AL460.ORG](http://WWW.AL460.ORG) / [LEGION@AL460.ORG](mailto:LEGION@AL460.ORG) / 646 801 8839

# What's Happening

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



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

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

Line Of Duty is available in the following formats:

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

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

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

## OFFICER DOWN



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

Officer Down is available in the following formats:

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

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

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

### NYPD REUNION ANNUAL LUNCHEON

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

\$40 per person (pay CASH at the door)

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

Bar is limited to beer, wine and soda

Pompano Beach Elks Club  
700 NE 10<sup>th</sup> Street  
Pompano Beach, Florida  
954-781-2300

We **MUST** give the Elks a firm count by Thursday, February 4<sup>th</sup>. If you plan to attend, PLEASE email the committee or call one of us before the February 4<sup>th</sup> deadline. Thank you!

Email attendance to: [nypdluncheon@live.com](mailto:nypdluncheon@live.com)

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

\*In MEMORIAM: Tom McNulty



### SCHOLARSHIP FUNDRAISER

**New York Islanders v Minnesota Wild**

**Tuesday Feb. 2, 2016**

**7:00pm**

at the

**Barclay's Center, Brooklyn, NY**

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

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

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

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



# THIS AND THAT



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

All proceeds go to the NYPD Widows and Children Events

Make check or money order out to NYPD Anchor Club

NYPD ANCHOR CLUB POPE CHALLENGE COIN  
Order form

Name\_\_\_\_\_

Address\_\_\_\_\_

City\_\_\_\_\_ State\_\_\_\_\_ Zip Code\_\_\_\_\_

Coin Quantity\_\_\_\_\_ Total Amount\_\_\_\_\_

Mail to:

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



# THIS AND THAT

## BEYOND THE LINE OF DUTY

### Changes in the CCW law and application process

The following changes are effective for offenses committed on or after July 1, 2015.

Weapons on School Grounds (G.S. 14-269.2(k) has now added an exemption (1) a person who has a handgun concealed on the person and the person remains in the locked vehicle and only unlocks the vehicle to allow entrance or exit of another person, or (2) the person is within a locked vehicle and removes the handgun from concealment only for the time reasonably necessary to move the handgun (i) from concealment on the person to a closed compartment or container within the vehicle, or (ii) from within a closed compartment or container within the vehicle to concealment on the person. This means that you can enter the school grounds with your concealed weapon and secure it in a closed container, like a glove box.

A defense is now allowed that the person was authorized to have a concealed weapon in a locked vehicle under this subsection and removed the handgun from the vehicle only in response to a situation in which deadly weapon is justified. So if you see, for example, an active shooting, you now have a defense.

Effective for offenses committed on or after December 1, 2015, the punishment for a person who has a concealed handgun permit and carries it on private premises when notice that concealed handgun is prohibited by sign or statement is now reduced from a Class 1 misdemeanor to a non-criminal infraction.

CCW Applications submitted on or after October 1, 2015, requires that the sheriff must provide the application form for a concealed handgun permit electronically, and the sheriff must not request employment information, character affidavits, additional background checks, photographs, or other information unless specifically permitted by law.

Applicable for permits issued on or after December 1, 2015, a provision is added that for determining an applicant's good moral character to receive a pistol permit, the sheriff shall only consider an applicant's conduct and criminal history for the five-year period immediately preceding the date of the application.

Christopher A. Connelly

Attorney at Law

NC Bar Certified Specialist in State Criminal Law

101 North McDowell Street, Suite 104

Charlotte, NC 28204

[www.ConnellyDefense.com](http://www.ConnellyDefense.com)

704-376-9376

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

### 2015 - 2016 NYS Legislative Agenda

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

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

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

\*\*Some bills have not yet been assigned numbers.

NYS SENATE ASSEMBLY STATUS OF BILLS  
[www.nyassemblies.gov/leg](http://www.nyassemblies.gov/leg)  
1-800-342-9860

### National Parks



Anybody under 62 cost: \$80 yearly/annual pass.

U.S. citizens or permanent residents 62 and over cost : \$10 lifetime pass

U.S. citizens or permanent residents with permanent disabilities cost: Free lifetime pass

Visit as many parks as you want You and three adults and children under 16 are free

See the details at: [http://www.nps.gov/fees\\_passes.htm](http://www.nps.gov/fees_passes.htm)

# THIS AND THAT



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

## INTRODUCTION

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

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

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

For further information about

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

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

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

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

## Important Telephone Numbers

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



2016 dues are due

## Ohio Now Recognizes All Out-Of-State Concealed Carry Permits

<http://www.thetruthaboutguns.com/2015/04/daniel-zimmerman/ohio-now-recognizes-all-out-of-state-concealed-carry-permits/>

If you have a concealed carry permit from another state it will be honored in Ohio. [http://archives.legislature.state.oh.us/bills\\_cfm?ID=130\\_HB\\_234](http://archives.legislature.state.oh.us/bills_cfm?ID=130_HB_234) The law provides that if a person who is not an Ohio resident and has a valid concealed handgun license from another state, regardless of whether the other state has entered into a reciprocity agreement with the Attorney General, and the person is temporarily in Ohio, that out-of-state license will be recognized in Ohio during the time that the person is temporarily in Ohio (R.C. 109.69(B)(3)).



# THIS AND THAT



Some of us have reached our golden years, and some of us have not. But these suggestions should be read by everyone. They have been collected from many a senior, each with his or her own piece of advice. Some you know, some may surprise you, and some will remind you of what's important. So read well, share with your loved ones, and have a great day and a great life!

It's time to use the money you saved up. Use it and enjoy it. Don't just keep it for those who may have no notion of the sacrifices you made to get it. Remember there is nothing more dangerous than a son or daughter-in-law with big ideas for your hard earned capital. Warning: This is also a bad time for an investment, even if it seems wonderful or fool-proof. They only bring problems and worries and this is a time for you to enjoy some peace and quiet.

Stop worrying about the financial situation of your children and grandchildren, and don't feel bad spending your money on yourself. You've taken care of them for many years, and you've taught them what you could. You gave them an education, food, shelter and support. The responsibility is now theirs to earn their own money.

Keep a healthy life, without great physical effort. Do moderate exercise (like walking every day), eat well and get your sleep. It's easy to become sick, and it gets harder to remain healthy. That is why you need to keep yourself in good shape and be aware of your medical and physical needs. Keep in touch with your doctor, get tested even when you're feeling well. Stay informed.

Always buy the best, most beautiful items for your significant other. The key goal is to enjoy your money with your partner. One day one of you will miss the other, and the money will not provide any comfort then, enjoy it together.

Don't stress over the little things. You've already overcome so much in your life. You have good memories and bad ones, but the important thing is the present. Don't let the past drag you down and don't let the future frighten you. Feel good in the now. Small issues will soon be forgotten.

Regardless of age, always keep love alive. Love your partner, love life, love your family, love your neighbor and remember: "A man is not old as long as he has intelligence and affection."

Be proud, both inside and out. Don't stop going to your hair salon or barber, do your nails, go to the dermatologist and the dentist, keep your perfumes and creams well stocked. When you are well-maintained on the outside, it seeps in, making you feel proud and strong.

Don't lose sight of fashion trends for your age, but keep your own sense of style. There's nothing worse than an older person trying to wear the current fashion among youngsters. You've developed your own sense of what looks good on you - keep it and be proud of it. It's part of who you are.

ALWAYS stay up-to-date. Read newspapers, watch the news. Go online and read what people are saying. Make sure you have an active e-mail account and try to use some of those social networks. You'll be surprised which old friends you'll meet. Keeping in touch with what is going on and with the people you know is important at any age.

Respect the younger generation and their opinions. They may not have the same ideals as you, but they are the future, and will take the world in their direction. Give advice, not criticism, and try to remind them of yesterday's wisdom that still applies today.

Never use the phrase: "In my time". Your time is now. As long as you're alive, you are part of this time. You may have been younger, but you are still you now, having fun and enjoying life.

Some people embrace their golden years, while others become bitter and surly. Life is too short to waste your days on the latter. Spend your time with positive, cheerful people, it'll rub off on you and your days will seem that much better. Spending your time with bitter people will make you older and harder to be around.

Do not surrender to the temptation of living with your children or grandchildren (if you have a financial choice, that is). Sure, being surrounded by family sounds great, but we all need our privacy. They need theirs and you need yours. If you've lost your partner (our deepest condolences), then find a person to move in with you and help out. Even then, do so only if you feel you really need the help or do not want to live alone.

(continued next page)

# THIS AND THAT

Don't abandon your hobbies. If you don't have any, make new ones. You can travel, hike, cook, read, dance. You can adopt a cat or a dog, grow a garden, play cards, checkers, chess, dominoes, golf. You can paint, volunteer at an NGO or just collect certain items. Find something you like and spend some real time having fun with it.

Even if you don't feel like it, try to accept invitations. Baptisms, graduations, birthdays, weddings, conferences. Try to go. Get out of the house, meet people you haven't seen in a while, experience something new (or something old). But don't get upset when you're not invited. Some events are limited by resources, and not everyone can be hosted. The important thing is to leave the house from time to time. Go to museums, go walk through a field. Get out there.

Be a conversationalist. Talk less and listen more. Some people go on and on about the past, not caring if their listeners are really interested. That's a great way of reducing their desire to speak with you. Listen first and answer questions, but don't go off into long stories unless asked to. Speak in courteous tones and try not to complain or criticize too much unless you really need to. Try to accept situations as they are. Everyone is going through the same things, and people have a low tolerance for hearing complaints. Always find some good things to say as well.

Pain and discomfort go hand in hand with getting older. Try not to dwell on them but accept them as a part of the cycle of life we're all going through. Try to minimize them in your mind. They are not who you are, they are something that life added to you. If they become your entire focus, you lose sight of the person you used to be.

If you've been offended by someone - forgive them. If you've offended someone - apologize. Don't drag around resentment with you. It only serves to make you sad and bitter. It doesn't matter who was right. Someone once said: "Holding a grudge is like taking poison and expecting the other person to die." Don't take that poison. Forgive, forget and move on with your life.

If you have a strong belief, savor it. But don't waste your time trying to convince others. They will make their own choices no matter what you tell them, and it will only bring you frustration. Live your faith and set an example. Live true to your beliefs and let that memory sway them.

Laugh. Laugh A LOT. Laugh at everything. Remember, you are one of the lucky ones. You managed to have a life, a long one. Many never get to this age, never get to experience a full life. But you did. So what's not to laugh about? Find the humor in your situation. Take no notice of what others say about you and even less notice of what they might be thinking. They'll do it anyway, and you should have pride in yourself and what you've achieved. Let them talk and don't worry. They have no idea about your history, your memories and the life you've lived so far. There's still much to be written, so get busy writing and don't waste time thinking about what others might think. Now is the time to be at rest, at peace and as happy as you can be!

AND REMEMBER: "Life is too short to drink bad wine. "

## Most Retirees Misjudge Life Expectancy

By Glenn Ruffenach

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

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

The report begins by noting how life spans continue to increase. In the past 50 years alone, life expectancy for newborn American males improved by an average of almost two years each decade, to 75.7 years in 2010 from 66.6 years in 1960. For females, the average increase was about 1.5 years per decade, to 80.8 years in 2010 from 73.1 years in 1960. A male who reaches age 65 in average health has a 40% chance of living to age 85, the report notes; a female who reaches age 65 has more than a 50% chance of reaching 85.

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

For instance:

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

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

# THIS AND THAT

## BENEVOLENT ASSOCIATIONS

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



## NEW YORK POLICE RELATED SITES

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

## OTHER POLICE RELATED SITES

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

## GOVERNMENT

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

## VETERANS SITES

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

## MILITARY SITES

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



# NOSTALGIA

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

25 October 1906

AUTO TRIP COSTS "COP" DOYLE 30 DAYS PAY

Patrolman Bernard DOYLE, of the Liberty avenue station, who on Aug 5 took a trip in the police automobile without permission and ran into a "yap" wagon, was fined thirty days' pay by Commissioner BINGHAM yesterday.

26 October 1906

FLORAL HORSESHOE FOR CAPT. PINKERTON

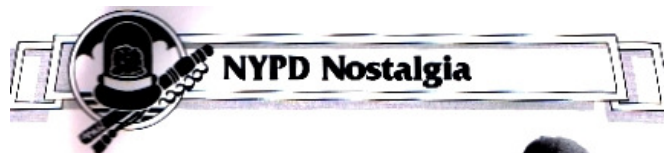
Police Capt. Alexander PINKERTON, transferred by Bingham's colossal shift of yesterday from the Dixtieth precinct to the Coney Island station receive a floral horseshoe of pink and red roses from his former subordinates this morning. The horseshoe is a handsome specimen of the florist's art, standing seven feet high. PINKERTON expects to make good at Coney Island.

There were flowers on desks in many other police stations this morning when the captains arrived. Most of the precinct commanders moved into their new quarters last night. In many cases the men were really sorry to see their captains go.

30 October 1906

BULLET KILLED DOG AND LODGED IN "COP'S" FOOT

Patrolman George MYERS of the Fourth avenue station, today shot a vicious dog which was snapping and snarling in front of 873 Fifty-fourth street. The bullet went through the animal's head and lodged in the "cop's" foot. MYERS was taken to the Norwegian Hospital.



The more things change, the more they remain the same. The following quote from an anonymous police officer was found in a 1906 book, "Guarding the City," by Police Commissioner William McAdoo.

*"Go down tomorrow and tell the District Attorney that you have a charge against a policeman and every assistant will be fighting to see which will get you to his room.*

*Go down to the newspaper offices tomorrow and tell them you know something to the credit of the police and watch the janitor getting you into the elevator as quick as he can..."*





### Membership Meeting Minutes September 11, 2015

The meeting was called to order at 1845hrs with 71 members, 14 guests and 3 new members present.

This was followed by the Presentation of Colors by UNC of Charlotte, USAF ROTC Detachment 592 Cadets Wayne Chandler, Michael DeMasi, Miles Riddle and Seth Yelton, the pledge of allegiance, invocation and 911 Memorial ceremony.

Harvey then read the names of the 12 law enforcement officers who were killed between last months and this month's membership meetings.

This was followed by a moment of silence for these officers and all of the armed f personnel who have died protecting our country.

#### Roll Call of Officers

President: Harvey Katowitz  
 Vice President: Dave Schultheis  
 Treasurer: Ben Pepitone - Excused  
 Secretary: Scott Hickey  
 Sgt. at Arms: Harry Dobson  
 Trustee: Frank DeMasi  
 Trustee: John Erker  
 Trustee: Bob Fee - Excused  
 Trustee: Brenda Jordan  
 Trustee: Bernard Roe  
 Historian: Joe Kozlowski  
 Chaplain: Donald Sanchez

#### The following guests were introduced:

- Charlotte City Council Member Claire Green Fallon,
- Trish Norkett, mother of hero CMPD officer John Burnette who was shot and killed with his partner Andy Nobles on 10/5/93
- Ret. NC Highway Patrol Officer Steve Ridge.

**Review of August Minutes:** A motion to waive the reading of the minutes was made by John Erker and was seconded by Frank DeMasi. The motion passed.

**Sickness & Distress:** Warren Stone, Father/Father in-law of Melanie and Bill Carlson passed away today.

**Communications & Bills:** The next HR 218 class will be conducted on Oct. 2. Contact Lt. Dex Wilson, Waxhaw PD to participate.

#### Report of Officers

President:

- Staff Sgt. Dale Beatty a double amputee will be the recipient of Track Chair All Terrain Vehicle that will be purchased with the proceeds from our Sept. 28 golf tournament.
- Nominations will be taken tonight for the club executive board and the two trustee position that expire at the end of the year. The election will be held next month.
- Harvey is chairing the FOP Lodge 9 Political Action Committee and will be interviewing candidates seeking the endorsement of the FOP. Recommendations for endorsement will be made at the Oct. 6 FOP membership meeting. Club members will be notified of the candidates endorsed by the FOP.
- Volunteers are needed to package items for the golf tournament following tonight's meeting.

VP: Dave announced that there will be professional singer during the cocktail hour and dinner at the After Holiday Party. This will be in addition to the regular DJ. The party is January 9th

Treasurer: Excused. Harvey reported the following for Ben Pepitone:

Club Checking Account as of 8/31/15

Beginning Balance: \$15,292.02

Checks and payments: \$-1,247.58

Deposits and credits: \$ 6,225.00

Cleared Balance: \$20,269.44

New Transactions

Checks and payments: \$-1,015.75

Deposits and credits: \$ 2,100.00

Un-cleared Balance: \$21,353.69

Golf Tournament Deposits: \$9,865.00

Samantha LaRossa Trust Fund as of 9/4.

Beginning Balance: \$14,865.45

Interest: \$ .38

Ending Balance: \$14,865.83

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

Secretary: No report

Trustees:

- Frank DeMasi: No report
- John Erker : No report
- Bob Fee: Excused
- Brenda Jordan: No report
- Bernard Roe: No report

Sgt. at Arms: No report

Historian: No report

Committee Reports

- Membership - 342 members
- Social - After holiday dinner party is scheduled for Saturday Jan 9, 2016.

Old Business: Golf Tournament - Sept. 28.

**New Business:** Nomination for Club Officers:

Frank DeMasi nominated the entire executive board for re-election. Nomination was seconded by Rob Hart.

Scott Hickey nominated Bernard Roe and John Sabato for the trustee positions expiring at the end of the year. The nomination was seconded by John Erker.

Harvey announced that elections will not be necessary in October because the slate of officers are running unopposed.

**Proposition for Membership:**

- Ret. NYPD Det. Scott Gasser
- Ret. NYPD Sgt. John Nunziato
- Ret. NYPD PO Michelle Nunziato
- Ret. NYPD Det. Richard Bohn.
- Ret. SCPD PO Joseph Knipper

A motion to accept the new members was made by Dave Schultheis and was seconded by John Sabato. The motion passed.

**Good of the Club:**

- 50/50 of \$165.00 was won by Frank DeMasi and Mike Yakopino and was donated to the golf tournament.
- Harvey made a motion to make Trish Norkett an Honorary Member of the Club. The motion was seconded by Scott Hickey and the motion passed.

A motion to adjourn the meeting was made at 2015hrs by Bernard Roe and was seconded by Sam Reiver. The motion passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting  
Oct. 13, 2015**





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### 2016 Dues Renewal



LAST NAME \_\_\_\_\_ FIRST \_\_\_\_\_ MI \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )

HOME PHONE ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_

BUSINESS PHONE ( ) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

DOB \_\_\_\_\_

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

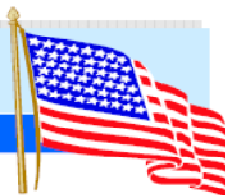
*Dues for members who reside outside of NC & SC are \$20.00  
Husband and Wife Membership dues are \$50.00 combined.*



## NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

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DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

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### MEMBERSHIP APPLICATION

LAST NAME \_\_\_\_\_ FIRST \_\_\_\_\_ MI \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )

HOME PHONE ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_

BUSINESS PHONE ( ) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

BIRTH DATE \_\_\_\_\_ LAW ENFORCEMENT AGENCY \_\_\_\_\_

TAX # \_\_\_\_\_ APPOINTMENT DATE \_\_\_\_\_ RETIREMENT DATE \_\_\_\_\_

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

VESTED ( )

LAST COMMAND \_\_\_\_\_ LAST RANK HELD \_\_\_\_\_

PREVIOUS COMMANDS \_\_\_\_\_

I declare my desire for membership in the 10-13 Club of Charlotte, NC, Inc. I will submit my membership fee and regularly subscribe my renewal fee by the 1<sup>st</sup> 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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**MEMBERSHIP FEE IS \$30.00**

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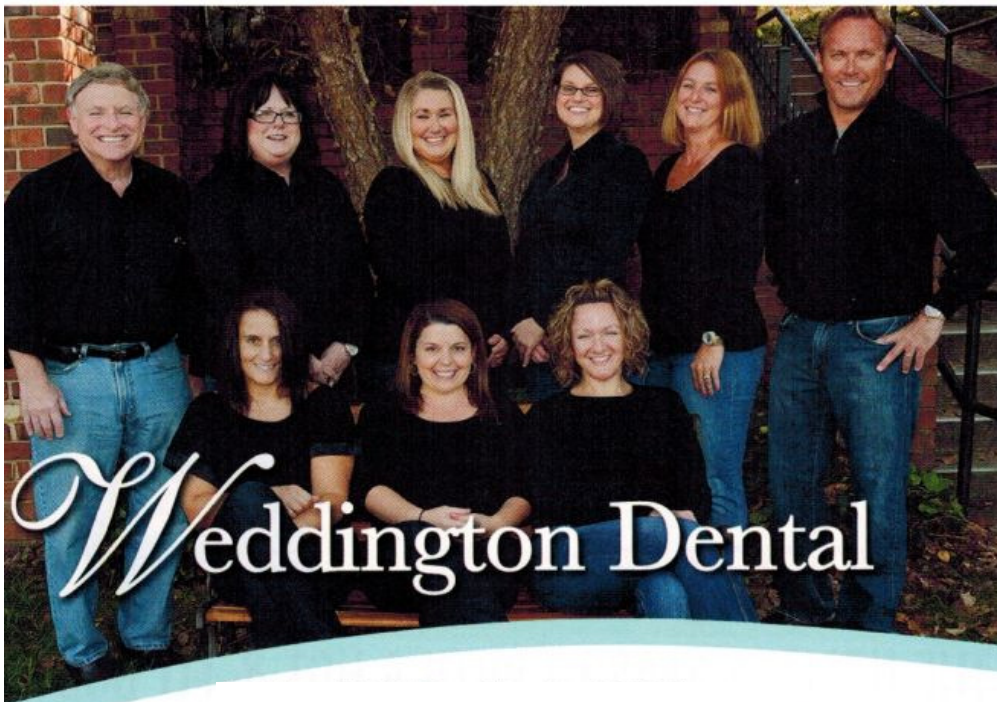
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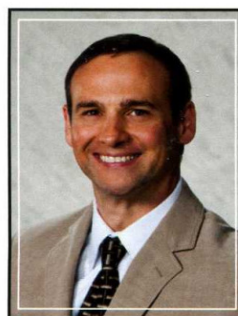
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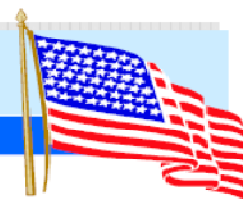




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