

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

Hi All.

In yet another example of a NYC police officer being made a scapegoat occurred with the over zealous prosecution and conviction of Probationary Police Officer Peter Liang by the Brooklyn District Attorney's Office in the **ACCIDENTAL** tragic death of Akai Gurley.

Officer Liang was vilified for worrying about the possibility of losing his job and for spending 40 seconds arguing with his partner, another probationary police officer, over who should notify their supervisor of the accidental discharge. This occurred before they new anyone had been shot and it did not factor into the death of Akai Gurley

Rather than placing the blame for this tragedy on Officer Liang, fingers should have been pointed at Mayor De Blasio and members of the city council for allowing the NYPD manpower to drop so low that two probationary officer had to be partnered together due to a lack of experienced officers, contrary to a stated policy by Police Commissioner Bratton.

Last month I received an email from a Club member asking us to make a donation to a charitable organization. I discussed it with the Club Board and we agreed to donate \$50 from Club funds. The Club member upon hearing of the donation sent an email to me thanking the Club for making the donation, but voiced disappointment in the amount donated.

Several years ago after receiving and honoring a large number of donation requests from worthwhile organizations the board had a discussion and voted to give a maximum donation of \$50 from the Club treasury to any Organization.

The Board felt that Club funds should be available and better used for donations directly to Club members or other active or retired law enforcement officers or family members in need.

Since the formation of our Club in April 2007 we have donated over \$50,000 to officers/family members in need, charitable organizations and US armed forces personnel and have awarded \$10,000 in college scholarships to the children/grandchildren of Club members.

On Feb 28, twenty Club members participated in an HR-218 qualification class at Denver Defense. Below is one of several emails I received from participants praising the staff at Denver Defense.

Harvey, today was an excellent experience, Kent who ran the class was on point. The whole crew from Denver Defense were professional and courteous. Overall I was very satisfied with the course and the turnout. Hopefully we have formed another relationship with Law Enforcement and Range personnel here in NC.

Kudos to Ret. CMPD Sgt. Bud Cesena, manager of Denver Defense for arranging this class.

(Continued next page.......)

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

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

PRESIDENTS MESSAGE

Last year several of our club members participated in a crowd control training exercise with the CMPD. Below is an email I received from Captain Steven Brochu, CMPD Special Operations Division requesting our participation again this year

Harvey, we are going to be conducting another exercise for our Civil Emergency Unit officers this year on 7 April at the CMPD academy. The scenarios and roles will be similar to last year's training exercises however this will be delivered to two new platoons of officers. You all were extremely helpful in providing a realistic group of role players.

Would your organization be willing to assist us again this year? We are tentative on the times but an 09:00 to 15:00 hour day is the initial plan. Thank you in advance and let me know if you would be willing and available to assist.

Here is the information I received before last year's exercise: CMPD is doing an large scale crowd control training at their police academy. They are in need of role players who will play the role of agitators in a crowd directing their hostilities toward police. The last time they conducted this training, they used college students as role players, and they weren't aggressive enough to create realistic crowd control conditions. The goal of these exercises is to create an environment that is as realistic as possible. Vehicles will be set on fire, Molotov cocktails will be used (FD and EMS will be participating in this training as well), and "protesters" are asked to be right in the cops faces.

What they failed to mention above was that some of the officers participating in the exercise would be armed with paint ball guns that will be used to control protesters. I had welts on my arms, legs and chest to prove how effective this was.

All kidding aside, it was a fun experience and provided invaluable training for CMPD Officers. We were given tennis balls to throw at the officers. Several protesters were chained to concrete blocks which were used to block street access for emergency vehicles responding to building and car fires. And in the initial scenarios we were able to steal an emergency vehicle & police equipment before they changed their tactics.

If you are willing to participate, please let me know.

What started out last month as a pleasant evening with his wife soon devolved into a nightmare for Pennsylvania Department of Corrections Sergeant Raymond Hughes, when his safety, career, and freedom were all jeopardized by New Jersey's strict gun control laws.

As Hughes was driving home with his wife, the intoxicated driver of another vehicle collided with them, causing injuries to both him and his wife and necessitated his transport to a hospital.

One of the officers who responded to the scene saw stickers on Hughes's vehicle that identified him as a corrections officer and asked Hughes if he had a firearm with him. Hughes responded that he did and also informed the officer of his Pennsylvania concealed carry permit. The officer said he would secure the firearm and uniform while Hughes was in the ambulance.

Hughes said the officer told him that the police department would

verify his employment and that he could retrieve his belongings later by coming to the police station with his work ID.

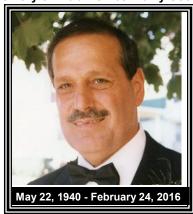
Instead, he was contacted by the officer five days later and told that he was being charged with illegal carrying of a firearm, a Class 2 felony. New Jersey does not recognize Pennsylvania concealed carry permits, and Pennsylvania law does not clearly confer upon corrections officers the necessary statutory "arrest" powers to qualify for the Law Enforcement Officers Safety Act. According to Hughes, the officer said he did not want to charge him but was directed to do so by the county prosecutor's office.

Hughes was subsequently suspended from his job, and had to establish an online fundraising account to sustain him and his family and to help defray his legal expenses

Fortunately Gloucester County Prosecutor Sean Dalton came to his senses and has decided not to proceed with the case.

What happened to Sgt. Raymond Hughes and Shaneen Allen can happen to anyone of us. That is why it is important to contact your Senator and ask him/her to support S.498 — 114th Congress (2015-2016) Constitutional Concealed Carry Reciprocity Act of 2015. https://www.congress.gov/bill/114th-congress/senate-bill/498

In Memory of Club Member Larry Geoffredo



Miss Me, But Let Me Go When I come to the end of the road And the sun has set for me I want no rites in a gloom-filled room, Why cry for a soul set free? Miss me a little but not too long, And not with you head bowed low. Remember the love we once shared, Miss me but let me go For this is a journey that We must all take, And each must go alone. It's all part of the master plan A step on the road to home. When you are lonely and sick of heart, Go to the friends we know, And buy your sorrow Doing good deeds, Miss me but let me go.

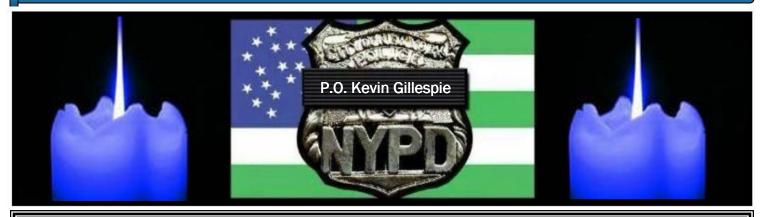
On Feb 25, the NYC Office of Labor Relations announced significant changes to the City's health plans that will take affect on July 1, 2016. The changes to GHI CBP will increase the co-pay to specialty doctors, hospital ER visits, MRIs, CT scans and lab testing.

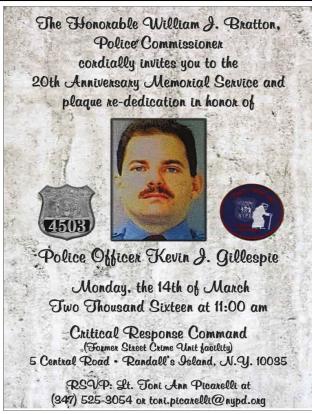
To read the complete report of changes go to: http://www.scribd.com/doc/300701602/Report-of-the-status-of-health-care-savings-2Q-3Q-fiscal-2016

Fraternally,



They Must Never Be Forgotten





New York City police officer Officer Kevin Gillespie was brutally gunned down on the night of March 14, 1996. Officer Gillespie left behind his wife Patty and two young sons, Danny, age 7, and Bobby, age 4.

A Marine Corps veteran of the gulf war, Kevin Gillespie was recognized by his fellow officers and by the people he served as truly one of ``New York's Finest."

Throughout his career, first with the New York City Housing Police and then with the NYPD, Officer Gillespie distinguished himself as a very special cop. Because of his spirit, dedication, and skill, he was selected for the elite street crime unit.

Working with this unit on the night of March 14, Officer Gillespie was killed, and his partner, Terence McAllister, wounded, while attempting to apprehend a gang of three suspected car-jackers traveling in a stolen BMW. The three felons were all on parole. Collectively they had been convicted of a series of crimes ranging from attempted murder to assault and armed robbery. The triggerman who fired a 9mm slug into Kevin Gillespie's neck, Angel Diaz, was a two-time violent offender and one of his accomplices, Jesus Mendez, was out on \$25,000 bail for an armed robbery arrest in two months earlier. Even though arrested for a clear violation of his parole, this career criminal was allowed to make bail, walk the streets, and ultimately, commit murder.





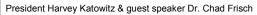


FEBRUARY MEMBERSHIP MEETING

















MEMBERSHIP



2016 Monthly Meeting Dates

March 8 June 10
April 8 July 12
May 12 Aug 9

September 13 December 13

October 11 November 8

IN MEMORIAM

Club member Larry Goffredo May 22, 1940 - February 24, 2016



SICK DESK UPDATE

Lucius McMillon is recuperating at home after naving hernia surgery.

Please continue to keep Lucius in your thoughts and prayers.



The following members joined our Club in January

- Ret. NYPD Lt. James McCarthy- PBQS
- Ret. NYPD P.O. Joe Sammut 62 Pct.
- Ret. NYSP Sgt. Gregory Reep Painted Post, NY
- Robert Figlia, Nassau Co. PD.
- Ret NYPD PO Joe Dimarco-23 Pct
- Ret NYPD Sgt Gerald Alicea- PSA 9



Scholarship applications are due Friday April 8.

We will be attending a Charlotte Knight baseball game On Friday June 3.



DAYLIGHT SAVINGS TIME

MARCH 13

SPRING FORWARD



We presently have 373 members, 260 from the NYPD and the remainder from 56 other law enforcement agencies.

BIRTHDAYS



MARCH

ı	The second secon	
	Jeffrey Felipe	3/1
	Daniel Kruszka	3/1
	Ronnie Stinson	3/3
	John Broder	3/4
	Joe Calderon	3/4
	Scott Hassler	3/5
	Mike Lambert	3/5
	Errol Wedra	3/5
	Mario Erotokritou	3/6
	Charles Rice	3/8
	Tom Fraser	3/9
	Skip Hepburn	3/10
	Richard Latterell	3/10
	Ed Staniek	3/12
	Michael Scarfone	3/13
	Ron Jennings	3/14
	Bruce Dumonceau	3/19
	Jim Kennedy	3/20
	Glenn Kosinski	3/21
	Darcy Callahan	3/23
	Larry Cirigliano	3/24
	Sharon Smith	3/24
	James Marstan	3/25
	Glenn Moses	3/26
	Sal Pirrello	3/29
	Antonello Giudice	3/29
	Jim O'Brien	3/29
	Sam Reiver	3/29
	Dave Schultheis	3/29
	Fred Roman	3/30
j	Frank Salamone	3/30
•	Matt Bonner	3/31



n Dinner for this month's Membership Meeting will be corned beef and cabbage. Please respond to the Evite by March 4 so that we have enough food prepared for everyone.



MEMBERSHIP



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD SUITE 150

DENVER, NC 28037



HARVEY KATOWITZ PRESIDENT

DAVE SCHULTHEIS VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC will award two (2) \$1,000 scholarships, Bob Andretta and 911 Memorial, to the child, grandchild or great grandchild of a member of our 10-13 Club. The recipient of each scholarship will be determined by a lottery drawing at the April 12 membership meeting of all eligible applicants.

In order to be eligible for a scholarship the following criteria must be met:

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

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

Application must be received by April 8, 2016

College Scholarship Application 2016

Sponsor's Name:		 _
Address:		
Dity:		
Гelephone:	E-Mail:	 _
Applicant's Name:		
Relationship to Sponsor:		
Address:		
	State:	_
Telephone:	E-Mail:	 _
High School Attending:		 _
College Attending:	· · · · · · · · · · · · · · · · · · ·	
Address:		
	State:	



MEMBERSHIP

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

College Scholarship Application 2015-2016

State:	Zip:	
E-Mail:		
State:	Zip:	
E-Mail:		
	State: E-Mail: State: E-Mail:	State: Zip: E-Mail: Zip: State: Zip: State: Zip:

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

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

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

TRUSTEE'S PAGE



When our Club was initially formed with 35 members it was easy for the President to respond to emails from our members. Now that we have over 370 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

Please save for future reference.

Geographical Area	Trustee	Tel. (H)	Tel. (C)	Email Address
Catawba County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Cabarrus County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Gaston County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Iredell County	Bob Fee	704-919-1311	704-220-8400	rtfvs@yahoo.com
Lincoln County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Mecklenburg County	Bernard Roe	704-595-3463	704-241-8002	broehroe@aol.com
Rowan County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Union County	John Sabato	704-243-4807	516-314-5326	woodboy@windstream.net
All other areas	John Erker	516-445-3494	516-445-3494	erk8449@yahoo.com











Brenda Jordan

Bob Fee

Bernard Roe

John Sabato

John Erker





NYPD CEA 2016 Meeting Schedule

Day, Date Time Location

Wednesday 6:00 pm 1 Police Plaza Auditroium

NYPD Captains Endowment Association

is pleased to announce our new partnership with TicketsatWork. Now you'll have access to exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows & more.



Click for details and company code. http://nypdcea.org/pdfs/SignUp_TAW-NYPDCEA.pdf

Be sure to visit often as new products and discounts are constantly being added! http://nypdcea.org/benefits/mbenefits.htm

Line Organizations



RETIRED MEMBER OPTICAL BENEFIT

Optical benefit for retirees offers **both** a voucher system and an enhanced option with Davis Vision (details regarding the Davis Vision coverage are provided below). Optical exams and glasses are provided through a network of various vendors.

BENEFIT OVERVIEW

I exams and glasses are provided through a network of various vendors. Your optical voucher may be used at any of the participating providers listed. Co-payments and available products vary with participating providers.

HOW TO CLAIM BENEFIT

Retired members and spouses are entitled to an optical benefit every two years by calendar year (benefit is available each change of the second year; a full two years is **not** required to pass between benefit distributions) and <u>eligible dependents</u> are entitled to an annual optical benefit by calendar year.

To claim the optical benefit, call the SOC Health and Welfare Fund Office at 212.964.7500 to request an optical voucher. A separate voucher is issued for each family member for whom a voucher is requested. The voucher(s) will be mailed to the member along with a listing of participating providers.

If there are no participating providers in your area you may have services provided by an optometrist of your choice and submit the optical voucher along with the paid itemized bill for reimbursement. Reimbursement for the retiree optical benefit is a combined benefit for an examination and glasses. The total cash value of the optical voucher is \$40.

Vouchers are valid for six (6) weeks. If a voucher **expires unused**, the member may mail back the original and indicate that he/she wishes the voucher to be reissued. If the **voucher is lost**, a request for a new voucher must be received **in writing** either by mail or by fax: 212-406-3105.

NEW "DAVIS VISION" OPTICAL COVERAGE FOR RETIREES

The Superior Officers Council Retiree Health Benefits Fund is pleased to announce an enhancement to our vision care benefits effective January 1, 2011. In an effort to provide our retirees with the greatest possible value while significantly enhancing our vision care benefit, the trustees have elected to add Davis Vision as one of our vision care providers.

Vision benefits provided by Davis Vision will be provided as an in-network only benefit whereby an eye examination, frames/lenses or contacts lenses can be obtained at any of the available participating providers. If you choose to use Davis Vision for your optical benefit, you will not be required to obtain a vision voucher from the SOC Benefits office and can access your benefit directly from your provider of choice. You simply present the enclosed ID card and your electronic eligibility will appear on your provider's screen. It's that simple.

As part of the SOC Retiree Health Benefit Fund's commitment toward protecting confidentiality of your information, Davis Vision will no llonger be using your social security number for identification. Instead they will be utilizing your Tax ID number for identification to access their optical benefit for you and your dependents. So, when scheduling appointments with a Davis Vision provider, please use your Tax ID number for enrollment verification to obtain vision care benefits.

Described below is a summary of Davis Vision's vendor benefits effective January 1, 2011 and enclosed are descriptive brochures as well as provider listings.

DAVIS VISION

The Davis Vision program being introduced to retirees effective January 1st closely mirrors the current active member program (basic copayments are applicable), and will feature an in-network benefit that offers the opportunity to obtain services for an eye examination with dilation, as professionally indicated, as well as obtain eyeglasses or contact lenses at fixed co-payments.

You now have the opportunity to select any frame from Davis Vision's exclusive "Collection". Independent providers have the exclusive "Collection" on display with over 200 frames to choose from in multiple sizes and colors. The "Collection" features three levels of frames: Fashion, Designer and Premier, with retail values of up to \$225. Approximately eight out of ten members take advantage of the tremendous savings by selecting a Davis Vision "Collection" frame.

In addition, spectacle lenses are offered in glass or plastic, and in any range of prescription (single vision, bifocal, and trifocal) at a basic co-payment. All of the most popular lens options (Progressive Lenses, Scratch Protection, Anti-Reflective Coating, High-Index Ultra-Thin Lenses and many others) that typically result in large out-of-pocket expenses have been included in the program at fixed significantly discounted prices. You can find a provider who carries the exclusive collection by visiting www.davisvision.com or by telephoning 1-888-234-5248.

Lastly, the SOC's new retiree vision benefit with Davis Vision was enhanced in comparison to the current \$40 eye examination/ eye glass benefit, effective January 1st. The comprehensive nature of the new vision benefit, as well as provider locations in all 50 states, no longer requires reimbursement under the Davis Vision Plan. As always, you may contact the SOC Health Benefits Office if you have any questions at 212-964-7500. We are proud to offer you this significant enhancement and provide our retirees with the benefits they deserve.

Line Organizations

EDWARD MULLINS
PRESIDENT



ROBERT GANLEY VICE PRESIDENT

Sergeants Benevolent Association

35 WORTH STREET, NYC 10013-2935

February 5, 2016

Shortly before 8:30 a.m. this morning, a 565-foot construction crane that was being utilized at 60 Hudson Street, the former Western Union building, collapsed onto Worth Street. It crashed directly in front of the SBA building and destroyed the private vehicles of several board officers

When the crane struck the ground, it felt as if an earthquake had occurred at the SBA offices. Vice President Bob Ganley, Treasurer Paul Capotosto and Recording Secretary Vincent Vallelong immediately exited the office and rendered assistance to numerous people, including one man who was fatally injured.

The scene around the SBA office is one of devastation, but we are working hand-in-hand with the FDNY, Department of Buildings and many other public and private entities to ensure that the debris is cleared and that out building, as well as surrounding buildings, are structurally sound.

We have been told to anticipate the possibility of logistical issues related phone and gas lines and electricity as the recovery efforts continue.

Please say a prayer for the deceased and injured and a big thanks to the SBA personnel and all other first responders who raced to scene, maintained order and provided much-needed assistance amid the cataclysmic circumstances.

And please do not forget to keep Police Officers Diara Cruz and Patrick Espeut of the Housing Bureau's PSA 7 in your thoughts and prayers. On the evening of February 4th, the young officers were shot at point-blank range by a career criminal while conducting a vertical patrol at the Melrose Houses in the Bronx. The gunman subsequently took his own life.

Both officers were seriously injured, but are expected to survive. The shooting is yet another example of what a dangerous environment we are living and working in.

Feb. 12, 2016

Yesterday the Brooklyn District Attorney's Office compounded the tragic death of Akai Gurley. Officer Peter Liang voluntarily put himself in harm's way, patrolling one of the most violent housing projects in New York City. He did this to protect the residents of that violent place. This incident, which everyone acknowledges was an ACCIDENT, has left Officer Liang as a convicted felon. The unequivocal message sent to the rank and file of the NYPD is to now "Stand down and let those unfortunate residents who have to live in that awful violent place fend for themselves." "Do as little as possible" because this crumbling city DOES NOT have your back. Commissioner Bratton who so often brags of the evolution of policing now needs to suspend the efforts of vertical patrol and reevaluate his policy.





Member, spouse and eligible dependents are entitled to an eye exam and eye glasses every 12 months.

Effective January 1, 2010 two vision vendors are available for retirees who reside in New York or New Jersey, Vision Screening and Davis Vision. Vision Screening will provide a vision exam, frames/lenses or contacts at no charge in New York State and for a \$15 copayment in New Jersey. Davis Vision will provide a vision exam, frames/lenses or contacts for a \$25 copayment in New York State.

For out of state (non-New York) retirees, Davis Vision is the sole vendor and will provide an exam, frames/lenses or contacts for a \$67 co-payment (\$25 basic eyewear + \$42 basic exam). You may choose from the selection of Davis Vision "Designer" frames at any participating Davis Vision provider. Should you wish to upgrade your frames to Davis Vision's "Premier" frame selection, you may do so for an additional \$25.

As of January 1, 2010 optical certificates are no longer required as eligibility is maintained by both Vision Screening and Davis Vision. Appointments can be scheduled directly at the participating provider's office by providing your DEA unique ID number.

Lastly, in addition to the elimination of the vision voucher requirement, the new retiree vision benefit replaces the previous \$32.50 eye examination/eye glass benefit and \$10 examination only benefit, effective January 1, 2010.

Line Organizations





Enhanced vision benefits for PBA members

The PBA Health & Welfare Fund's new four-year agreement with Davis Vision will result in enhanced benefits at no additional cost to PBA members.

See details on the PBA website under "Benefits" https://www.nycpba.org/benefits/eyes.html

Vision Plan

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

In-Network Benefits Provided

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

Eyeglasses

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

Contact Lenses

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

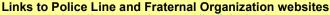
To view PBA Contact Lens Formulary Collection click here: http://www.nycpba.org/benefits/contact-lens.pdf

Exclusive Benefits at Visionworks Locations

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

Contact Davis Vision

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



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/









www.nypdpolicesquareclub.org/ http://www.nypdemeralds.com/ http://www.nypdcolumbia.org/ http://www.nypdshomrim.org/ http://ww2.nypdpulaskiassoc.org http://nypdsteuben.org/

SECURITY ALERT



Hackers breach 700K IRS accounts IRS: Criminals using stolen information impersonate tax payers

IRS Statement On "Get Transcript"

Feb. 26, 2016

Following an incident involving the IRS's "Get Transcript" application discovered last May, the Treasury Inspector General for Tax Administration conducted a nine-month long investigation looking back to the launch of the application in January 2014 for additional suspicious activity. This expanded review has identified additional suspicious attempts to access taxpayer accounts using sensitive information already in the hands of criminals. The IRS is moving immediately to notify and help protect these taxpayers, including through free identity theft protection services as well as Identity Protection PINs.

This further review found potential access of approximately 390,000 additional taxpayer accounts during the period from January 2014 through May 2015. In addition, 295,000 taxpayer transcripts were targeted but access was not successful. Mailings to these taxpayers will start February 29. The "Get Transcript" web application has been offline since this incident was discovered in May 2015.

"The IRS is committed to protecting taxpayers on multiple fronts against tax-related identity theft, and these mailings are part of that effort," IRS Commissioner John Koskinen said. "We appreciate the work of the Treasury Inspector General for Tax Administration to identify these additional taxpayers whose accounts may have been accessed. We are moving quickly to help these taxpayers."

Help For Taxpayers

As it did last year, the IRS is moving aggressively to protect these additional taxpayers from tax-related identity theft. This includes:

- Notifying by mail those taxpayers whose transcripts were accessed and those taxpayers whose transcripts were targeted but not acessed. These mailings will provide guidance and notify them that criminals may have their personally identifiable information.
- Informing taxpayers whose transcripts were accessed that they can request an <u>Identity Protect PIN</u> by completing a Form 14039, Identity Theft Affidavit. An IP PIN provides an additional layer of protection for the taxpayer's SSN on the federal tax return.
- Offering taxpayers whose returns were accessed a free Equifax identity theft protection product for one year, and encouraging taxpayers to place a "fraud alert" on their credit accounts.
- Placing extra scrutiny on tax returns with taxpayers SSNs.
- Placing special markers on these taxpayer accounts to advise IRS assistors that the caller is part of this event.

To further protect taxpayers, the IRS also is sharing information about this incident with the states as part of the Security Summit effort. This is part of a larger effort undertaken this tax season to protect against identity theft refund fraud through the Security Summit group, a partnership between the IRS, state revenue departments and the tax industry.

The IRS takes the security of taxpayer data extremely seriously, and we are working aggressively to protect affected taxpayers and continue to strengthen our systems.

Additional Information

On May 26, 2015, the IRS announced it had discovered that criminals, using taxpayer information stolen elsewhere, had been able to pass procedures to access the Get Transcript application on IRS.gov.

At that time, the IRS identified approximately 114,000 taxpayers whose transcripts had been accessed and about another 111,000 taxpayers whose transcripts were targeted but not accessed. In August 2015, the IRS announced it had identified another 220,000 taxpayers whose transcripts may have been accessed and an approximately 170,000 taxpayers whose transcripts were targeted but not accessed.

After the IRS made its announcement, TIGTA investigators began their own review, covering from 2014 through May 2015. TIGTA investigators identified suspicious email addresses that made multiple attempts to access accounts. The IRS notes it is possible that some of those identified may be family members, tax return preparers or financial institutions using a single email address to attempt to access more than one account. However, in an abundance of caution, IRS will notify all taxpayers impacted.

Status of Get Transcript

In January 2014, Get Transcript launched on the IRS website. This application allowed taxpayers to have the option of immediately viewing and downloading their tax transcript or having it mailed to their address. Taxpayers could view or order multiple years of transcript information. For the 2015 filing season, approximately 23 million transcripts were ordered. Since its launch in 2014, 47 million transcripts have been ordered through the Get Transcript tool.

The online viewing and download feature of "Get Transcript" has been unavailable since May 2015, and the IRS is working to restore that part of the service in the near future with enhanced taxpayer-identity authentication protocols. Other transcript options remain available via IRS.gov, with online requests being taken for mailed copies of transcripts. The IRS reminds taxpayers to plan ahead if they need transcripts; it can typically take five to 10 days before the transcripts arrive in the mail



Join us for a Night at the Knights

We will be attending a Charlotte Knights baseball game against the Lehigh Valley Iron Pigs on Friday June 3, 7:05 PM.

Come out for a great night of family entertainment!

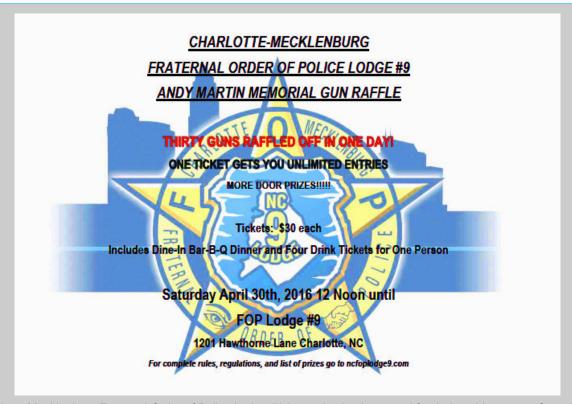
Fireworks after the game

We have 75 box seats reserved for our Club

Tickets are \$17, which includes a \$2 voucher for purchases inside the ballpark.

Contact Harvey Katowitz to order tickets or for further information: hkatowitz@charlotte10-13.com or 704-849-9234.

Last date to order tickets is Tuesday April 22



The Charlotte-Mecklenburg Fraternal Order of Police Lodge #9 is conducting its annual fundraiser this year on Saturday, April 30th 2016 beginning at noon at the FOP Lodge #9 located at 1201 Hawthorne Lane Charlotte, NC.

This year we are trying something new from previous years. Instead of the \$10K giveaway, we will be raffling a variety of thirty guns in one day!

Tickets cost only \$30 and the ticket entitles you unlimited entries into the raffle, a dine-in bar-b-q dinner, and four drink coupons. There will be drawings for door prizes as well.

An additional option for winners will be to redeem their gun for a monetary prize.

We would appreciate your support in this event. Please see an FOP Board member for tickets, call the Lodge at 704-376-3838, or email the Lodge at ncfop9@aol.com.

For complete rules, regulations, and a list of prizes, please go to http://www.ncfoplodge9.com/



NYPD – REMA Special Operations Division Annual Day of Remembrance

A day to honor the heroes from Special Operations Division who gave their lives in the line of duty.

Saturday, April 30, 2016

Floyd Bennett Field

Brooklyn, NY

10:30 AM until 2:30 PM

NO rain date.

Presentsations by:

ESU, Aviation, Harbor, Mounted, Canine and Vintage Classic Police Vehicles Exhibition

Refreshments will be served after the ceremony

Bring the family and friends - All are welcome

Proper identification necessary

hosted by

R.E.M.A.

Retired Emergency Man's Association

Please contact:

Ret. Det. Tony Sanpietro at truck8tony@nypd-rema.com

or by mail to: REMA, PO Box 7435, Wantagh, NY 11793

New York State Shields, Inc.

26th ANNUAL LAW ENFORCEMENT MEMORIAL BREAKFAST



SUNDAY, MAY 1st, 2016

0900 - 1200 HRS

Doral Arrowwood Hotel





Honor Roll

HONOREE FAMILIES
TO BE ANNOUNCED

NYS SHIELDS 'REV. WILLIAM G. KALAIDJIAN MEMORIAL' AWARD

NYS SHIELDS 'LAW ENFORCEMENT SUPPORT' AWARD

WE NEVER FORGET

TICKETS - \$40PP - RESERVATIONS REQUESTED: <u>www.NYShields.org</u>

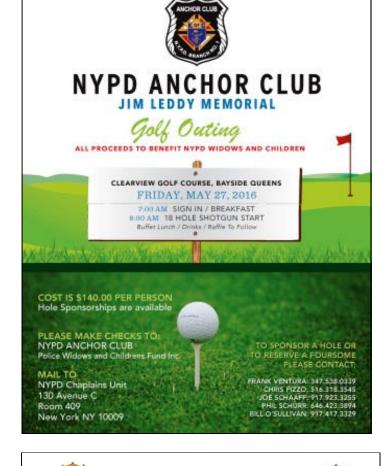
FOR JOURNAL INFO. & RESERVATIONS CONTACT: (212) 576-8898 or (917)922-9978

MEMORIAL MASS



POLICE OFFICER
SEAN MCDONALD

Tuesday, March 15, 2016 at 1000 hours there will be a memorial service for Police Officer Sean McDonald of the 44th Precinct, who was killed in the line of duty March 15, 1994. The mass will be held at Christ the King Church located at 141 Marcy Place, with a gathering of former and current 44 Precinct members to follow at the precinct. All are encouraged to attend. This is the 22nd Anniversary of one of our fellow brother that was tragically taken from us. All officers are to be in dress uniform for the mass.





......Come See Old Friends, Make New Friends And Support Retired Vice Detective Lili Torres Who Is suffering From Catastrophic Medical Expenses Related To A Terminal Illness







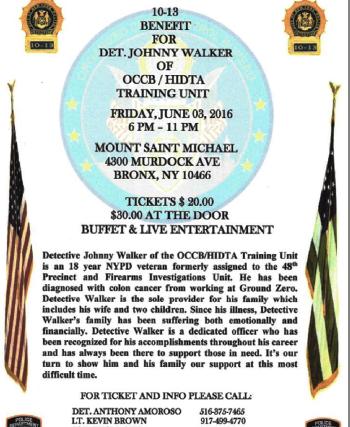
Friday, April 15, 2016

Rex Manor 1100 60th St, Brooklyn, NY 1900 Howrs

\$90 pp Buffet, Open Bar, DJ and dancing....

Ticket Committee

Capt. Nicole Fapamichael, PB 646-477-6895 Lt. Thevesa Portalatin, CCCB 347-213-9197 Det. Timmy Black, Auto Crime 516-351-7460 Det. Kevin Hui, CCID 646-523-5943 IAB log # 003-2016



347-992-2233

917-645-8288

SGT, THOMAS KID

SGT. MANNY MATOS

DET. ALVIN ROUNTREE



Fla. police union boycotting Beyonce concert in April

Police One

Feb 18, 2016

MIAMI — In the latest act of protest against Beyonce after her new single and Super Bowl performance were deemed anti-cop, a Florida police union is planning a boycott against the singer's upcoming concert.

<u>Sun Sentinel</u> reported the Miami Fraternal Order of Police will protest the April 29th show in response to the singer's "Formation" video and subsequent performance of the track during the Super Bowl. The video features the singer atop a sinking New Orleans police cruiser and a black child in front of officers with his hands raised. Critics said Beyonce's Super Bowl halftime show paid homage to the Black Panther Party.

"The fact that Beyoncé used this year's Super Bowl to divide Americans by promoting the Black Panthers and her antipolice message shows how she does not support law enforcement," Javier Ortiz, president of the Miami FOP, told the publication. "We ask all law enforcement labor organizations to join our boycott across the country and to boycott all of her concerts."

The department has yet to release a statement on the union's planned boycott.

Related Articles

Tenn. sheriff blames Beyonce's anti-cop song for drive-by outside home: <u>LODDs</u> <u>http://www.policeone.com/Officer-Safety/articles/76193006-Tenn-sheriff-blames-Beyonces-anti-cop-song-for-drive-by-outside-home-LODDs</u>

Critics boycott Beyonce after 'anti-cop' song, Super Bowl show: https://www.policeone.com/patrol-issues/articles/73157006-Critics-boycott-Beyonce-after-anti-cop-song-Super-Bowl-show/



March

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	March 1	HOLY NAME MAN- HATTAN, BRONX & STATEN ISLAND MEMBERS MEETING	3	POLICE SELF SUPPORT GROUP	<u>5</u>
<u>6</u>	EMERALD SOCIETY MEMBERS MEETING	8 RUSSIAN AMERICAN OFFICERS ASSOCIATION MEMBERS MEETING	REGINA COELI SOCIETY MEMBERS MEETING ACES MEMBERS MEETING	KOREAN AMERICAN OFFICERS ASSOCIATION	11	12
13	DESI SOCIETY MEMBERS MEETING	NY DOMINICAN OFFI- CERS MEMBERS MEET- ING	16 PULASKI ASSOCIATION MEMBERS MEETING	17 ST. PATRICK'S DAY	18	19
20	ANCHOR CLUB MEMBERS MEETING SHOMRIM SOCIETY MEMBERS MEETING	22 COLUMBIA ASSOCIATION MEMBERS MEETING POLICE SQUARE CLUB MEMBERS MEETINGS	23	24	25	26
27 EASTER	28	29	30	31	April 1 POLICE SELF SUPPORT GROUP MEETING	2



AUTHOR OF THIS PARABLE IS UNKNOWN

The sheep do not want the sheepdog around. He looks too much like the wolf.

He reminds them that danger lurks out there, just beyond the relative safety of the fence.

The wolf also hates the sheepdog. He knows that it is the sheepdog that stands between him and his prey.

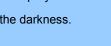
It is because of the sheepdog that he is lean. The sheepdog is the reason the wolf is forced to stalk the darkness.

The sheepdog knows these facts. Undeterred, he stands watch, ever ready to do battle.

Despite that he is an unwelcome guest in the mists, the sheep dog is ready, at a moment's notice,

to give his life in defense of the flock. It is simply who he is.





National NYCPD 10-13 Organizations, Inc.





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

THE NATIONAL NYCPD 10-13 ORGS., INC. 27th ANNUAL CONVENTION

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Fine American Cuisine, served in a private, 10-13 Dining Room-3 meals daily
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Hero Sandwiches and Refreshments upon arrival Friday
Filet Mignon Dinner with Red & White wines Saturday Night
Cocktail Party prior to Saturday Dinner, Brunch on Sunday with 1PM Checkout
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WEEKEND PACKAGE RATES ARE PER PERSON, PER Night

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*Children: under 6 yrs. -NO CHARGE, 6-10 yrs. -\$50.00 per child, per night Children: 11-16 yrs. \$65.00 per night, per child. *Children's Rates only VALID with 1 full priced adult in

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

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Friends & Relatives Welcome!

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	National NYCPD	10-13 Organizations,	Inc. August 5-A	ugust 7, 2016	
Name(s)	:		• # of A	dults	
Address		Phone/Email:			
City/Stat	te/Zip	Credit Ca	ard Name & #		
Golf	# of Players	# Attending	Arrive On	Home On	

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



Monday February 29, 2016

Say NYPD Deserves Blame Along With 2 Cops in Fatal Shooting Experts Say Dept. at Fault For Pairing Rookies Who Lacked Proper Training

By MARK TOOR

Ex-Police Officer Peter Liang was convicted of man-slaughter for an errant shot that killed a man in a housing-project stairwell, and his partner was fired. But one policing expert said last week that those most responsible haven't been punished. Eugene O'Donnell, a former NYPD officer and prosecutor who teaches at the John Jay College of Criminal Justice, identified those culprits as the leaders of the Police Department, the people who send poorly-prepared rookies to do vertical patrols in high-crime housing proj-ects.

Took the Fall for Brass?

"After the Garner case they admitted that cops didn't have the training to make physical arrests," he said in an interview. "After this case they admitted that rookies shouldn't be doing verticals." In the end, he said the NYPD high command "let it all fall on the shoulders of these rookie officers, the most powerless people in the organization."

Police Commissioner Wil-liam J. Bratton has not publicly addressed the verdict, reached on the evening of Feb. 11. "Police commanders should speak to this," said Eli B. Silverman, a Professor Emeritus at John Jay who has been a consultant for police departments around the world. "It's incumbent upon them to address it."

A jury found Mr. Liang guilty of second-degree man-slaughter in the death of Akai Gurley, who was merely walking down a staircase a floor below Mr. Liang. The officer—who, as the law requires, lost his job upon conviction of a felony—testified that his gun went off as he entered a stairwell in Brooklyn's Pink Houses on Nov. 24, 2014. He said he had been "startled" by a noise on the stairs, which were pitch-dark on his floor because the bulb had burned out.

Partner Also Dismissed

He testified that neither he nor his partner, Shaun Landau, who was still out in the hallway, had any idea that anyone was in the stairwell. The bullet ricocheted off a concrete wall and went through Mr. Gurley's heart.

Mr. Liang was also found guilty of official misconduct, a misdemeanor. He faces 3½ to 15 years in prison on the felony charge at his sentencing in April.

The day after the conviction, the NYPD also fired Mr. Landau, who had been given immunity from criminal prosecution in exchange for testifying against Mr. Liang but faced administrative charges and was assigned to modified duty without his gun and badge. "Based on his actions that day, he was terminated today," said police spokesman Stephen Davis. "He was on probation at the time of the incident and we waited until the trial was over, and at this time the Police Commissioner decided, with his discretion, to terminate him."

Officers on probation can be fired without due process, and Mr. Landau's lawyer conceded that his client had no right of appeal. Mr. Liang and Mr. Landau are both 28, as was Mr. Gurley.

Questions Landau's Firing

Mr. O'Donnell said he was surprised by Mr. Landau's firing, saying that, as in the Garner case, "the policy failures are really the head-line." He noted that Mr. Landau was not in the stairwell when Mr. Liang's gun went off. "What he did after the fact is not relevant to the shooting itself," he said.

Leaders of police unions criticized the verdict, saying Mr. Liang had been punished unfairly for an accidental shooting.

"I was shocked at the jury verdict against Officer Liang," Roy Richter, president of the Captains Endowment Association, said in an e-mail. "By every description of the events leading to the tragic death of Akai Gurley, it was the result of a freak accident by a well-intentioned officer. By no means should it result in a conviction for man-slaughter."

Edward D. Mullins, president of the Sergeants Benevolent Association, said that Mr. Bratton should suspend vertical patrols while the department considers whether there was a better way to police housing projects.

These patrols create problems for police officers and residents alike, he said in an interview. He cited the 2004 shooting of Timothy Stansbury Jr., 19, by Officer Richard Neri, who was on a vertical patrol at the Louis Armstrong Houses in Bedford-Stuyvesant.

Continued next	page
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Continued.....

Unintentional Shooting

Mr. Neri, an 11-year-veteran, is believed to have told the grand jury that he fired his drawn gun unintentionally when Mr. Stansbury startled him by opening the door from the roof. Though the Police Commissioner at the time, Raymond W. Kelly, said the shooting appeared to be unjustified, the grand jury declined to indict. The expressions of remorse by Officer Neri were said to have swayed them.

Also, Mr. Mullins said, residents complain that their children who live in the building are stopped and asked for identification by officers on vertical patrols. "How can you say these patrols are wonderful law-enforcement tools?" he asked.

He suggested that the NYPD try other methods of fighting crime in housing projects, such as keeping people from entering buildings they're not entitled to be in.

Mayor de Blasio was asked about vertical patrols the day after the Liang verdict. "Vertical patrols are necessary as part of keeping our public housing residents safe," he said. "We have to be in our public-housing developments to protect people, there's no question about it."

Unprepared for CPR

He was also asked about testimony from Mr. Liang and Mr. Landau that they felt unprepared to do cardio-pulmonary resuscitation on Mr. Gurley. They said the Police Academy classes had too many people in them and were too short, and that instructors had fed them most of the answers to the certification exam.

The failure to give Mr. Gurley first aid was an element of the official-misconduct charge against Mr. Liang and one of the administrative charges against Mr. Landau. A medical examiner who testified at the trial said, though, that CPR would not have helped Mr. Gurley. The Mayor said, "There's some dispute over some of the ideas that were put forward by individuals who testified, so I want no mistake about saying that everyone who testified at that trial told us everything that was accurate. But the fact is, we have emphasized training."

'Can't Do It All'

"The prosecutors made it a crime not to do CPR," Mr. O'Donnell said. He was not shocked that neither officer took over from a friend accompanying Mr. Gurley, Me-lissa Butler, who was giving Mr. Gurley CPR according to instructions related from a 911 operator. Expecting officers to be comfortable with the entire spectrum of skills required of a police officer "is like asking a teacher to teach social studies, Spanish, astronomy, science and math," he said. "No one can do it all."

He added, "For all the skills you need, you'd have to have a three- or four-year program in the Police Academy. It's not going to happen."

Mr. Silverman said that vertical patrol "is not the kind of assignment that rook-ies should have." They should be paired with more experienced officers who can serve as mentors, he said.

Mr. Bratton upon beginning his second tour as Commissioner in 2014 had indeed ordered that rookies be partnered with veterans for just that reason. But Mr. Landau and Mr. Liang worked together regularly. The NYPD said there were not enough experienced officers in their command, Police Service Area 2 of the Housing Bureau, for every new officer to have a veteran partner. But the department as a whole has more than enough experienced officers to put one with each rookie.

See Double Standard

Defenders of Mr. Liang, especially in the Asian community, criticized Brooklyn District Attorney Kenneth P. Thompson for seeking an indictment.

They said his motivations were political, considering that the shooting came shortly before a grand jury on Staten Island declined to indict Officer Daniel Pantaleo, who had thrown his arm across Eric Garner's neck and wrestled him to the ground after he refused to cooperate with an arrest for allegedly selling loose cigarettes. Mr. Garner died of a heart attack about an hour after the takedown. The grand jury's decision spurred weeks of protests.

Asian supporters of Mr. Li-ang noted that Mr. Pantaleo was white while Mr. Liang was Asian-American.

Mr. Thompson said at the time of the indictment last February and repeated after the trial verdict that the prosecution had nothing to do with any of the number of unarmed black men, including Mr. Garner, who died in confrontations with white law-enforcement officers around the country.

Mr. O'Donnell said the major issue in the case was firearms safety. "For the NYPD, a discharge is a very big deal," he said. "When somebody loses a life, you can't say, 'These things happen.' It's like a pilot landing on the wrong runway—one strike and you're out." He said the NYPD takes weapons extremely seriously. "There's joking everywhere in the Police Department, but not on the range," he said. "The reason the NYPD doesn't have a lot of shootings is everyone knows it's a big deal."

New York City's Pension System in Danger of 'Operational Failure,' Report Says By SUSANNE CRAIGJAN. 26, 2016

When Scott M. Stringer, the New York City comptroller, took office in early 2014, he said it was apparent then that aspects of the retirement system were "hanging by a thread." Credit Hiroko Masuike/The New York Times

New York City's pension system, which encompasses \$160 billion in retirement funds, is rife with problems that leave it vulnerable to an "operational failure," according to an independent report commissioned by the city comptroller's office.

The report found that the city's retirement system, the fourth largest in the country, needs additional resources, is understaffed and lacks many basic tools required to gain insight into the complicated risk embedded in its investments. Some managers rely on fax machines to send and receive vital information.

In some cases, the system, known as the Bureau of Asset Management, does not even have the internal controls necessary to ensure individuals cannot circumvent compliance, the report concluded.

"Operational risk is very high and an operational failure is likely," the 398-page report, by Funston Advisory Services of Michigan, said. Funston did not find any specific examples of mismanagement that had resulted directly in a loss of money. Still, the consultant raised a number of troubling issues that could cost the retirement system money, like the inability to properly identify portfolio risk.

OPEN Document: Report on Troubled New York City Pension System

When Scott M. Stringer, the New York City comptroller who has statutory oversight of the pension funds, took office in early 2014, he said it was apparent then that aspects of the retirement system were "hanging by a thread."

He ordered an independent review of the Bureau of Asset Management, and in April 2015, Funston was chosen to conduct the review. Its report cost New York City \$1.4 million, Mr. Stringer said.

On Monday, the comptroller presented the report to the trustees of the city's five funds, which oversee retirement money for roughly 715,000 current and former police officers, firefighters, teachers and others. The comptroller hopes the findings will help spur change. "Others have tried it but we are going to do it," Mr. Stringer said. "There is no reason why New York City can't lead the nation on fundamental best-practice reform."

The retirement system has long been plagued by accusations that it has delivered inadequate returns and is in need of a management overhaul. The bureau has around 100 employees and hires Wall Street firms to manage its money. A 2015 report by Mr. Stringer showed that over the past 10 years, those managers took in billions of dollars in fees yet failed to meet fund benchmarks. More than a decade ago, another independent report also found fault with the way the system was managed.

Various politicians have tried to tackle the problems over the years, with mixed results. In 2011, Mayor Michael R. Bloomberg and the comptroller at the time, John C. Liu, unveiled an <u>ambitious plan</u> to consolidate the city's pension plans.

Many of their ideas, however, never came to be. One obstacle: The five funds are governed by different boards, and getting consensus has proved difficult in the past.

Mr. Stringer, however, has recently made some changes to the retirement system, and said the five boards have been generally receptive. For instance, weeks after his election, he <u>prohibited placement agents</u> for investment managers from doing any business with the retirement system. Placement agents are middlemen who broker business for firms looking to manage money for retirement systems; several years ago, they <u>were part of an ugly corruption scheme</u> in New York State.

The comptroller also streamlined the meeting system for trustees, secured raises for some employees at the Bureau of Asset Management and hittage.nic.org/ a former head of asset management for the retirement services provider TIAA-CREF, as chief investment officer of the pensions.

Mr. Stringer estimated that about 90 percent of the changes Funston recommended could be made without the approval of the trustees. But trustee support is important, and would be required if Mr. Stringer needed money from the five funds to finance any changes. All in all, the Funston review made more than 200 recommendations, many underscoring the fact that the retirement system has not kept up with the times.

For example, the report noted that the complexity of the system's assets has exploded in recent years, as more money has been invested in hedge funds and private equity.

But the report found that there were just two people monitoring the \$10 billion that the system has invested in private equity. "It is not possible for two individuals to monitor nearly 200 partnerships from 115 managers in a manner so as to properly fulfill fiduciary responsibilities," the report concluded.

Mr. Stringer estimated it would take five to 10 years to get the Bureau of Asset Management to where it needs to be. The report concluded the bureau currently "has little or no capacity to implement many of the recommendations of this report."

Still, Mr. Stringer said he believed many of the changes could be made within the system's existing budget, saying in many cases the Bureau of Asset Management simply needs to redeploy resources and re-engineer certain processes.



Don't Forget Medical Tax Deductions

Before you file, get the lowdown on healthcare-related tax breaks that can save you big bucks

By Orly Avitzur, M.D.

Last updated: February 16, 2016

If you're starting to think about filing your taxes, make sure you consider the medical tax deductions available to you.

With healthcare costs climbing, you've probably noticed that you're spending a larger chunk of your income on medical expenses. And older Americans and those with health conditions bear a disproportionate share of the cost burden.

You might find some relief through medical tax deductions. But because the rules can be complicated and because they change from one year to the next, there's some general information and advice you should know on where to turn for help. Always check with a professional or the Internal Revenue Service to determine how to proceed.

Get the Right Advice on Tax Deductions

More than 60 percent of Americans hire someone to prepare their taxes. If you're seeking professional tax preparation assistance, Consumer Reports offers advice on <u>finding the best tax-preparation help</u> for you. The IRS also offers a <u>tax guide</u> specifically for seniors, which includes information on free tax-prep services. (If you're going the DIY route, check our <u>tax-preparation software review: H&R Block Deluxe vs. TurboTax Deluxe</u>.)

Itemizing and Tax Deductions

The standard federal tax deduction is generally \$6,300 if you're single (or married and filing separate returns) and \$12,600 if you're married and filing jointly. For those age 65 or older, it's \$7,850 and \$13,850, respectively. The <u>standard deduction</u>s are a bit higher if both spouses are 65 or older. But if you had high medical and dental expenses, you might do better by itemizing.

How to decide? Be aware that you can <u>deduct medical expenses</u> on your taxes only if you itemize. And for most people, only the expenses that are higher than 10 percent of their adjusted gross income are deductible. (The AGI is your income minus deductions like alimony and student loans.)

But if you're 65 or older, you don't have to meet that 10 percent minimum. Instead, you can take a tax deduction on expenses that are over 7.5 percent of your AGI.

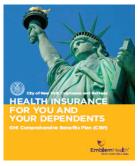
Consider Caregiving Costs

Rules are especially complicated for caregiving deductions, so check the ins and outs carefully with a professional. For example, you may be able to deduct part of what you <u>paid someone to care for a dependent</u> household member. But the care must have been necessary so that you or your spouse could work or look for work.

Plan Ahead for Next Year to Maximize Deductions

If you expect some big medical expenses ahead, being deliberate about when you pay for them may help you get to the percentage you need for deducting those costs. Taxpayers can "bunch" medical deductions into one year to maximize the deductions, says Martin M. Shenkman, an attorney and certified public accountant specializing in tax planning in Fort Lee, N.J., and New York City. For example, if you've had a lot of needed—and expensive—medical care in a given year, consider buying an extra pair of prescription glasses if you need them, or stocking up on products like blood glucose test strips, or making sure that you schedule (or pay for) a series of planned dental treatments in the same calendar year.

Health and Welfare



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

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

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

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

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

SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

http://nypdsoc.com/retcatastrophic.html

SBA—Eligibility

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

Definition of PPO and POS

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

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

Con	tinued	next	page
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Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

DEA—There are two parts to the DEA Catastrophic coverage. The first part is an extra rider that the DEA purchased through

GHI. There is a \$4,000 deductible (retired members) per calendar year.

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

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

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

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

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

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

http://nycdetectives.org/index.php/heath-benefits-active-members/health-benefits-retired-members1/item/20-catastrophic-medicalexpenses-retired

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

2015 - 2016 NYS Legislative Agenda

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

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

**Some bills have not yet been assigned numbers.

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

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

Mar 13	Sunday	Daylight Saving Time starts
Mar 17	Thursday	St. Patrick's Day
Mar 20	Sunday	Palm Sunday
Mar 20	Sunday	March equinx (Spring Begins)
Mar 24	Thursday	Purim
Mar 25	Friday	Good Friday
Mar 26	Saturday	Holy Saturday
Mar 27	Sunday	Easter Sunday

Important Telephone Numbers

 NYPD General Info:
 646-610-5000

 NYPD Operation Desk:
 646-610-5580

 Pension Section(Art 1):
 212-693-5100

Pension Section(Art 2): 646-610-6824/8192

ID Card Sect: 646-610-5000 **Employee Benefits:** 212-513-0470 877-977-3880 P.B.A. Retiree: D.E.A. Office: 212-587-1000 D.E.A. Health Benefit: 212-587-9120 SBA: 212-226-2180 SBA Health Benefit: 212-226-2180 LBA/SOC: 212-964-7500 CEA: 212-791-8292 **Social Security:** 800-772-1213 GHI: 800-358-5500 **Empire Blue Cross:** 800-358-9592 **Medicare Reimbursement:** 212-513-0470 Medicare "A" 800-433-9592 Medicare "B" 800-333-7586 NYC Health Line: 800-521-9574 NYPD (D.I.F.): 212-374-5508 VA Benefits: 800-827-1000 Social Security: 800-772-1213 **Spring 3100:** 212-374-5750

NYC Pension Website: www.nyc.gov/html/nycppf/home.html

888-382-1222

Medicare Website: http://www.medicare.gov
Social Security Website: www.ssa.gov
Veterans Admin. Website: www.va.gov

Do not call Registry:



BENEVOLENT ASSOCIATIONS

Patrolmen's Benevolent Association - http://www.nycpba.org/index-flash.html

Detectives Endowment Association - http://www.nycdetectives.org/

Sergeants Benevolent Association - http://www.nypd-lba.org/

Lieutenants Benevolent Association - http://www.nypd-lba.org/

Captains Endowment Association - http://www.nypdcea.org/

NEW YORK POLICE RELATED SITES

NYCPD - http://www.nyc.gov/html/nypd/html/home/home.shtml

NYPD Retirees Home Page- http://www.nypd2.org/retirement/home.html

National Police Support Network - http://www.policesupport.com/

Police Pension Fund - http://www.nyc.gov/html/nycppf/html/home/home.shtml

NYPD Widows & Children's Fund - http://www.nycpba.org/fund/index.html

Guide for Widower of a Retired MOS - http://www.nyc.gov/html/nycppf/html/retirement_services/death.shtml

Medicare Reimbursement - http://www.nyc.gov/html/olr/downloads/pdf/healthb/irmaa.pdf

NY Cop on Line Magazine - http://www.nycop.com/

The NYC Police Memorial - http://nypd.police-memorial.com

NYPD Angels - http://www.nypdangels.com/index.php

NYPD Memorial - http://www.nyc.gov/html/nypd/html/home/memorial.shtml

OTHER POLICE RELATED SITES

National NYPD 10-13 Organizations, Inc.- http://www.nationalnycpd1013.org/

The Fraternal Order of Police - http://www.grandlodgefop.org/

Coastal Carolina Shields - http://www.coastalcarolinashields.com/

PoliceOne - http://www.policeone.com/

International Police Association - http://www.coastalcarolinashields.com/

Law Enforcement Alliance of America (LEAA) - http://www.leaa.org/

National Association of Police Organizations (NAPO) - http://www.napo.org/

U.S. Department of Homeland Security

U S Department of Justice - http://www.justice.gov/

GOVERNMENT

NYC Employee Benefits - http://www.nyc.gov/html/olr/html/health/health_benefits_prog.shtml

New York City Gov http://www.nyc.gov/portal/site/nycgov/?front_door=true

New York City Council - http://council.nyc.gov/html/home/home.shtml

New York State Assembly - http://assembly.state.ny.us/

New York State Senate - http://www.nysenate.gov/

U S Senate Committee on Veterans Affairs - http://www.veterans.senate.gov/

House Committee on Veterans Affairs—http://veterans.house.gov/about

The United States Senate - http://www.senate.gov/

U.S. House Of Representatives - http://www.house.gov/

Library of Congress - http://thomas.loc.gov/home/thomas.php

FIRST GOV - http://www.usa.gov/

Social Security Admin. - http://www.ssa.gov/

Medicare - http://www.medicare.gov/

Dept. of Veterans Affairs - http://www.va.gov/

Emergency- ALERTS - http://www.emergencyemail.org/

White House Latest News - http://www.whitehouse.gov/briefing-room/

VETERANS SITES

Resources for Veterans in the USA - http://articles.usa-people-search.com/content-resources-for-veterans-in-the-usa.aspx

American Legion - http://www.legion.org/

Veterans of Foreign War - http://vfw.org/

National Association for Uniformed Services - http://www.naus.org/dev/

U.S. Veterans Legacy Project - http://www.veteranslegacy.net/

Patriot Files - http://patriotfiles.org/

MILITARY SITES

Fisher House - http://www.fisherhouse.org/

Freedom Alliance - http://freedomalliance.org/

Agent Orange - http://www.publichealth.va.gov/exposures/agentorange/registry.asp

Gulf War Illnesses - http://www.publichealth.va.gov/exposures/gulfwar/

Health of Veterans Institute of Medicine - http://www.iom.edu/

Medal of Honor Citations - http://www.history.army.mil/html/moh/index.html



NOSTALGIA

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

MARCH

4 March 1893

Patrolman J.W. MUNRO of the 4th precinct tendered his resignation from the force Thursday to Commissioner Hayden, and it was immediately accepted. MUNRO was appointed July 1884, and has been before the Commissioner before on charges. He is a Scotchman and his wife has recently fallen heir to some property. This he gives as a reason for resigning.

7 March 1893

Police Inspector WILLIAMS of New York indignantly denies the story that he is going to resign.

14 March 1893

NEW POLICEMEN

Police Commissioner HAYDEN to-day made twenty-one probationary policemen full-fledged patrolmen, they having served the allotted period.

At the police trials to-day a number of delinquents were fined for neglect of duty.

23 March 1893

The Langan Case

The case of Peter LANGAN, recently a patrolman attached to the Eleventh precinct, against Charles FELTMAN, George MEYER and James THORNE, was dismissed by Justice TIGHE in the butler street police court this morning.

Langan attended the Ball of the Joseph Society at the Tivoll, corner of second street and Fifth Avenue, on the evening of Feb. 2. The following morning there was a fight in the barroom, during which the officer discharged his pistol. He claimed that he was assaulted by FELTMAN, who is the son of the owner of Tivoll, and by the other two men, who were waiters. He was terribly beaten; and, when appeared in the police court to make his complaint, he was so swathed in bandages that his left eye only was visible.

Charges were preferred against the officer, and he was tried before Commissioner HAYDEN and dismissed. He has since brought suit, and the action is now pending in the Supreme Court to compel the Commissioner to reinstate him. LANGAN was not in court when Justice TIGHE called the case this morning.



NYPD Bicycle Squad Circa 1900



Membership Meeting Minutes February 9, 2016

The meeting was called to order at 6:45 with the Pledge of Allegiance. There were 70 members, 3 new members and 4 guests present. This was followed by the invocation and the reading of the names an circumstances of death of the 14 law enforcement officers who died in the line of duty since last month's membership meeting:

This was followed by a prayer and a moment of silence for these officer and our armed services personnel who died fighting for our country.

Roll Call of Officers

Present:

President: Harvey Katowitz Vice President: Dave Schultheis Ben Pepitone Treasurer: Secretary: Scott Hickey Harry Dobson Sqt. at Arms: Trustee: Bob Fee Trustee: Brenda Jordan Trustee: Bernard Roe Trustee: John Sabato Historian: Joe Kozlowski

Excused:

Trustee: John Erker Chaplain: Donald Sanchez

Introduction of Guest Speaker(s): Ft. Mill Chiropractor Dr. Chad Frisch gave an informative speech about the importance of properly aligning your spine so that your Nervous System

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

Sickness & Distress: Paul Johnson has been released from Novant-Presbyterian Hospital. Please keep him in your thoughts and prayers.

Communications & Bills: During the tax season, taxpayers who have non-Marketplace health insurance may receive the new Forms 1095-B or 1095-C — these are receipts from private insurers or employers, confirming you had or were offered coverage. Check them for accuracy if you receive them and keep them for your records. You will not need them to file your 2015 tax return. 2016 marks the second year that Americans are required to report their health insurance status on their taxes under the Affordable Care Act (ACA). If you have health insurance through your employer, Medicaid, Medicare, VA, or other qualifying coverage, all you will need to do is just check a box indicating you have coverage and you are done!

Report of Officers

President:

- An updated roster will be emailed to members. Please check roster for accuracy.
- Members were advised that if they need to contact Harvey they should call his home phone or email him. He has poor cell
 phone reception in his house.
- The next HR-218 class will be on Sunday Feb. 28 Denver Defense \$Cost of the class will be \$50 per person (paid in cash). They will provide goggles & ear protection for those who do not have them and the price will include the use of the classroom, range, and targets. Each person will need their gun, holster, flashlight and 100 rounds of ammunition. They will sell ammunition at a special rate for Club member who need it. .40-\$15 per box, 9MM- \$ per box, .45- \$19 per box, .380- \$15, .38-\$14Each person will need to go online and fill out the state form beforehand so that the range officer will only have to sign and fill out his part of the form. You can access the form at: http://www.ncdoj.gov/getdoc/76cf2a48-988b-4432-baec-36ea82e9cb25/F-9R-8-09.aspx There will be classroom time from 0900 to 1300, followed by day\night, and combat firing.
- The Club is donating \$50 to With Arms Wide Open inc. a foundation for special-needs kids created by NYPD Officer Merritt Riley, and retired Det. Danny Sprague.

- Harvey asked members to support our National Organization and buy/sell the raffle tickets that were distributed to members.
 Proceeds from the raffle help keep the yearly dues we pay to the National at \$1 per member. It also allows the National to continue to participate federally and locally in seeking legislation that protects and/or enhances our retiree benefits and helps fund the three \$1,000 National Scholarships.
- Club and National scholarship applications are in the newsletter. To sponsor a participant in the National scholarship you must
 be a member in good standing for two consecutive years and to participate in our Club's two \$1,000 scholarships, a sponsor
 must be in good standing for three consecutive years. Application for the Club Scholarships must be submitted by April 8.
- National Convention: Aug 5 7. Honors Haven Resort. Further info and registration form is in the newsletter.
- Harvey advised members that FOP Lodge 9 is endorsing Tim Morgan in the March 15 primary for NC House seat 105.

VP: Dave Schultheis reported that if you live in SC the concealed carry permit fee is waived for retired PD and military. Additionally, retired law enforcement are not required to fire their weapons. Total cost is \$45. For further information see Feb. newsletter. Treasurer: Ben Pepitone reports the following:

Club Checking Account as of Jan 31, 2016

 Beginning Balance
 \$27,208.67

 Checks and Payments:
 (\$ 4,628.41)

 Deposits and Credits:
 \$ 1,740.00

 Ending Balance:
 \$24,320.26

Samantha LaRossa Trust Fund as of 12/31.

 Beginning Balance:
 \$14,852.87

 Deposits:
 \$ 00.00

 Interest:
 \$.38

 Balance
 \$14,853.25

Jim Houston fund: \$715.00

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

Secretary: There were 65 members, 04 new members, 03 guests and 01 Honorary member present at tonight's meeting

Trustees:

John Erker: excused

Bob Fee: no report

- Brenda Jordan: no report
- Bernard Roe: Bernard reports that he and Brenda will cook dinner for the March Meeting.
- John Sabato: no report

Sgt. at Arms: Harry reports the Feb 28th HR218 class has a 20 person limit and there are 8 seats open.

Historian: Joe will take photos of members for the Club's photo database at the end of the meeting.

Committee Reports

- Social: Knights game. Fri June 3. Box Seats \$17. Includes \$2 voucher. 75 tickets reserved.
- Membership: 366

Old Business: None

New Business:

Proposition for Membership:

- Ret. NYPD Lt. James McCarthy- PBQS
- Ret. NYPD P.O. Joe Sammut 62 Pct.
- Ret. NYSP Sgt. Gregory Reep Painted Post, NY
- Robert Figlia, Nassau Co. PD.
- Ret NYPD PO Joe Dimarco-23 Pct
- Ret NYPD Sgt Gerald Alicea- PSA 9

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

Good of the Club:

- Dinner for March meeting will be corned beef and cabbage.
- 50/50 of 165.00 was won by Harvey Katowitz.

Motion to adjourn the meeting: A motion to adjourn was made by Jim O'Brien and was seconded by Ron Olszewski. The motion passed.

Respectfully submitted by Secretary Scott Hickey.



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2016 Dues Renewal



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HOME PHONE ()		CE	LL PHONE ()			
BUSINESS PHONE ()		SP	OUSE'S NAM	IE			
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 NYPD

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

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HARVEY KATOWITZ PRESIDENT

LAST NAME



DAVE SCHULTHEIS VICE PRESIDENT

D/II



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MEMBERSHIP APPLICATION

EIDET

LAST NAME	FII			
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STATE	ZIP CODE		MALE () FEMALE	()
HOME PHONE ()		CELL PHONE	()	
BUSINESS PHONE ()		_ SPOUSE'S NA	ME	
EMAIL ADDRESS				
BIRTH DATE	LAW ENFORCEM	ENT AGENCY		
TAX # APPO	INTMENT DATE	RETIRE	MENT DATE	
MODE OF RETIREMENT: S	ERVICE () ORDINAR	Y DISABILITY () AC	CIDENTAL DISABILITY	()
VESTED ()				
LAST COMMAND	LAST R	ANK HELD		
PREVIOUS COMMANDS _				
I declare my desire for men membership fee and regula member in good standing.	arly subscribe my rene	ewal fee by the 1 st of	f January each year to re	emain a
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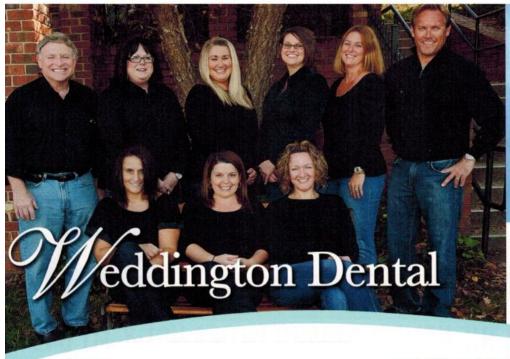


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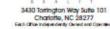
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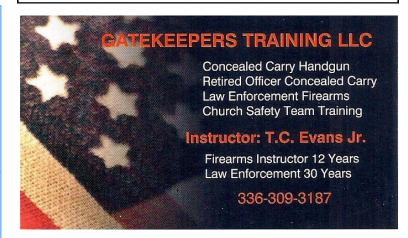


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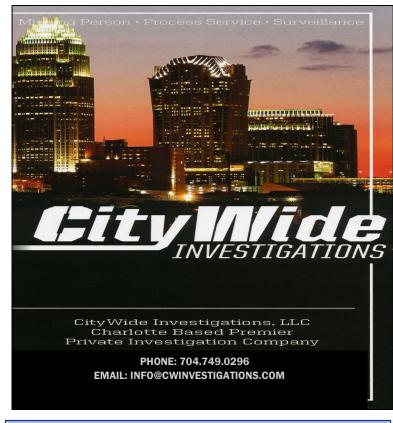
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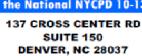






NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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





HARVEY KATOWITZ PRESIDENT DAVE SCHULTHEIS VICE PRESIDENT

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Business	Name	 		
Address		 	 	
-		 	 	
-		 		

Please send business card or photo-ready copy along with payment to:

Harvey Katowitz 4707 Wyndfield Lane Charlotte, NC 28270 For further information call:

704 849-9234

or

Email

hkatowitz@charlotte10-13.com

Make checks payable to NYPD 10-13 Club of Charlotte, NC