



# NYPD 10-13 CLUB of Charlotte, NC Inc.

137 Cross Center Rd.  
Suite 150  
Denver, NC 28037



A CHAPTER OF THE NATIONAL NYCPD 10-13 ORG. INC.  
<http://www.nationalnycpd1013.org/home.html>  
AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS  
AND OTHER LAW ENFORCEMENT OFFICERS



Club Officers

Volume 9 Issue 10



October 2017

## PRESIDENT'S MESSAGE

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Hi All,

We had another moving and well attended 911 memorial ceremony during which we read the names of the 23 NYPD and 37 NYNJ PA officers who died on 9/11, and the names of the 138 NYPD officers, 1 NYPD civilian, 3 NYNJ PA officers and the 17 officers/agents from other law enforcement agencies who have died as a result of 9/11 related illnesses.

I would like to thank the following Club members who participated in the ceremony: John Cannizzo, Elaine Cuff, Bob Fee, Brenda Jordan, Bill Johnson, Jim O'Brien, John Sabato & Dave Schultheis.

Quoting from an email from Bob Fee " I want to thank each of you for your dedication and participation during our 911 ceremony this evening. its' members like you that makes our 10-13 Club great! Your participation showed our membership that all club members are welcome to participate. Again, thank you for your work and your support of our great club. I look forward to seeing you all at our next meeting."

During August, hurricane Harvey (and yes several people blamed me for the havoc caused by Harvey) tragically struck Texas causing numerous injuries, deaths and billions of dollars in damage.

During the last week of July, I attended the National FOP Biennial Convention in Nashville, TN as a delegate for the Charlotte-Mecklenburg FOP Lodge 9. During the convention every State FOP Lodge and numerous local FOP Lodges pledged money to the FOP Disaster Relief Fund to aid Texas law enforcement officers who lost property/homes as a result of hurricane Harvey. After conferring with Brenda Jordan, Bernard Roe and Ben Pepitone, who were also in attendance as delegates, I pledged \$500 from our Club to the fund.

Sadly shortly afterwards, two more powerful storms, hurricanes Irma and Maria, struck our region devastating Puerto Rico, the U.S. Virgin Islands and numerous Caribbean countries.

Please keep all those adversely affected by these hurricanes in your thoughts and prayers.

Dave Schultheis and I attended the National NYCPD 10-13 Org. annual convention last month and had a great time meeting old friends and making new ones.

Thanks to Artie Marra, Hudson Valley 10-13 Club, photos from the convention can be seen at the following links:

<https://1drv.ms/f/s!Aqs2sjHbAXQ4mQs2SL5XQ443JY7j>, Double click on the first photo so it takes up the page then either click on "Next" on the right above the photo or click on "Play slide show" on the left above the photo.

(Continued next page)

**Our Next Membership Meeting Is  
Tuesday October 10, at 6 PM at the  
Charlotte FOP Lodge #9,  
1201 Hawthorne Lane,  
Charlotte NC 28205**

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

# PRESIDENTS MESSAGE



Front Row, L- R National NYCPD 10-13 Org. Board Members - Treasurer John McLaughlin, 2nd VP Tony Perrone, Secretary Marie Zolfo, Pres. Frank Martarella, 1st VP Rich Malloy. Back Row, L-R Jersey Shore 10-13 Pres. Bobby Annitto, Wilmington 10-13 Pres. Mary Friedrichs, Charlotte 10-13 Pres. Harvey Katowitz, Hudson Valley 10-13 Pres. Bart Foley, N.E. PA 10-13 Pres. John Adams , Jersey Shore 10-13 Past Pres. Dennis Fitzgerald.

The following is a synopsis of what transpired at the convention and National Board meeting.

Frank Martarella discussed the success the National had at this year's Lobby Day in Albany. All bills that the National supported have to be reintroduced for 2018-2019 session and receive numbers. (See Alliance Of Public Retiree Organizations Of New York Legislative Reports on pages 3 & 4).

- 1. Military buy back for retirees
  2. COLA
  3. Health Protection

Most NYS Legislators and their staff think that there is a cost factor for supporting the above bills, but that is not true, because the money would come out of our pension fund and the city and state comptrollers are bragging about how much money the pensions are making. Last year it earned 12.95% interest. 7% of the interest goes into our pension fund and the remainder goes to NYC.

- It is important that the vote to hold a Constitution Convention be defeated. Our pensions and health benefits are presently protected, but that could change with a Constitution Convention. A recent poll shows that 73% of those surveyed favor a Constitution Convention. Gov. Cuomo wants to take control of our pension money. He said that he wants to replace the sole controller of our pension funds with a board of his picking from the legislature.
- Mega Raffle: All 400 raffle tickets were sold within 3 weeks of distribution. This is the main source of revenue for the National. It is important that in that clubs provide the national with a count of raffles sold, quickly and accurately.
- The National received a thank you letter from the PBA for our donation to the PBA Children's Health and Welfare Fund. We also made a donation to the SBA Children's and Widow's Fund.

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# PRESIDENTS MESSAGE

- Our Club was thanked for how we are processing the retiree ID renewals. Clubs were asked to forward ID renewal packages quarterly, in January, April, July and October.
- A discussion was had about multiple scholarships being submitted for the same student, because both parents and grandparents were members of our National. A motion was made and approved that only 1 application per eligible student can be submitted and only 1 winner per family be allowed.

Congratulations to Hudson Valley 10-13 Club Corresponding Secretary Carl DeNonno on being chosen as the Nationals Man of the Year.

The following is an email sent by National 10-13 President Frank Martarella Re: the National Convention;

Hi All

We recently held our 28th National Convention at Villa Roma Resort. I must say that based on the positive comments/feedback and attendance the convention was a huge success. I would like to thank everyone that attended this Convention and helped to make it a great event.

We have tentatively scheduled our 29th Convention at Villa Roma for September 23, 24 & 25, 2018....SAVE THE DATES! (Please advise all your chapter members). Upon finalization of the details, I will forward to all. I hope to see all of you again next year, and please consider bringing along friends and families. For those of you that have not attended please consider doing so, you'll really have a great time.

I am in the process of updating the National Convention website where you can view photos that were taken at the event.

Thank you again for making our convention a huge success.

Fraternally,

Frank.

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Retired Police Association of NY LEGISLATIVE CORNER REPORT:  
RPA and Alliance of Public Retiree Organizations of New York reports  
Reports on the April 18, 2017 Lobby Day and May 16, 2017 Alliance meetings  
LOBBY DAY REPORT:

Lobby day turn-out to be very productive and the Legislators were receptive to our groups. Due to the efforts of the National 10-13 President Frank Martarella, Tony Perrone and the Hudson Valley 10-13 President Bart Foley and Rich Molloy, Senator Golden finally agreed to re-submit all five (5) of our old COLA Bills, which he has failed to do so for the past few years. These five bills have received new bill numbers BUT will not be able to move forward in Committees, until the Fiscal Notes from the NYS Retirement System and the NYC Actuary Office are submitted. The bill numbers are as follows:

- o S-6047-2017Five year additional (look-back) for older retirees
- o S-6048-2017Raises the Surviving Spouse COLA from 50% to 100%
- o S-6049-2017Reduces eligibility age from 62 to 55 with 5 years of service
- o S-6050-2017Raises the maximum CPI from 3% to 5%
- o S-6051-2017Increases the COLA from 50% to 100% of CPI (not to exceed 3%)

## LEGISLATIVE REPORT:

- Veterans Supplementation Bill / S-6505-2017 has been submitted by Senator Larkin with the revised date changes to cover all Veterans, who have an Honorable discharge for any military service, from World War Two forward, up the effective date of the Active Veterans Bill which was signed into law last year on May 21, 2016. Said Veterans shall be entitled to .25% for each month of active duty service for a maximum of 36 months which will equal a 3% pension supplement added into their pension.

NOTE: Assemblyman DenDekker had already submitted the old bill without the revised date change and Senator Larkin's Office is working with Assemblyman DenDekker's Office to get the Assembly bill version amended to read the same and it will be assigned a new bill number shortly.

- COLA Bill to raise the base calculation amount from the first \$ 18,000.00 to the first \$ 25,000.00:  
S-3306 --- Senator Ritchie / A-6045 --- Assemblyman Steck

Senator Ritchie submitted the COLA Bill and the "actuary fiscal notes" show that due to the high cost of this bill approaching \$ 2.6 BILLION dollars or more, that this bill will most likely never go anywhere with the present legislature. I'm sorry to be the bearer of bad news by reporting reality of the potential demise of this long overdue and well deserved bill for retirees. Please contact your legislators ASAP !

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# PRESIDENTS MESSAGE

## RPA LEGISLATIVE CORNER REPORT:

### RPA and Alliance of Public Retiree Organizations of New York 2017 SUMMER EDITION REPORT

#### LEGISLATIVE REPORT:

##### Veterans Supplementation Bill:

**S-6505-2017** has been submitted by **Senator Larkin** with the revised date changes to cover all Veterans, who have an Honorable discharge for any military service, from World War Two forward, up the effective date of the Active Veterans Bill which was signed into law last year on May 21, 2016. Said Veterans Supplementation Bill shall provide an amount of .25% for each month of active duty service, for a maximum of 36 months which will equal a maximum 3% pension supplement added into their pension.

**NOTE: Assemblyman DenDekker** had already submitted the old bill without the revised date change and Senator Larkin's Office is working with Assemblyman DenDekker's Office to get the Assembly bill version amended to read the same and said revised bill will be assigned a new amended bill number shortly. I will advise the new bill # ASAP.

##### Health Insurance Protection Bill:

##### **No Senate bill number / A-5455 --- Assemblyman Steck**

I confirmed with Senator Lanza's Chief Legal Advisor that Senator Lanza has not submitted our "revised" Health Protection Bill to the Bill Drafting Department for unknown reasons, which I'm trying to ascertain. In the new, revised Health Protection Bill are the requested language corrections, which our membership worked very diligently on fine tuning every part of this bill to make this bill applicable to all NYS Public Service Retirees. In the old bill version, many retirees would have been left out, had the previous version of the bill passed and was signed into law. We are awaiting submission of the revised bill and a new bill number to be assigned. I will advise everyone of the bill number as soon as I receive it. Senator Lanza's office, will then confer with Assemblyman Steck with regards to making any necessary amendments to his bill to update and mirror the Senate language changes.

##### COLA Bills:

- S- 6047-2017 Senator Golden / Five year additional (look back) for older retirees
  - S-6048-2017 Senator Golden / Raises the Surviving Spouse's COLA from 50% to 100%
  - S-6049-2017 Senator Golden / Reduces Eligibility age from 62 to 55 with 5 years service
  - S-6050-2017 Senator Golden / Raises the maximum CPI from 3% to 5%
  - S-6051-2017 Senator Golden / Increases the COLA from 50% to 100% of CPI (not to exceed 3%)
- ( Note: All 5 above listed bills are awaiting NYC Fiscal Notes AND the Assembly hasn't submitted them )
- S-3306-2017 Senator Ritchie / Raise the base calculation amount from the first \$ 18,000.00 to \$ 25,000.00
  - A-6045-2017 Assemblyman Steck / ( Same bill as S-3306-2017 by Senator Ritchie listed above )

Constitutional convention: Please vote no on November 7th and please ask all your family members to vote no to protect everyone from the corrupt Gov. Cuomo, who will gut labor contracts, raid the New York State pension fund and steal money from the pension fund along with cuts to retiree health insurance benefits! If you value your retirement you will work very hard to stop this fiasco from becoming a reality and vote no !

Fyi...the New York State Constitution can be changed one item at a time by the voters at the ballot box,

Please continue this protected right and loudly "vote no" on election day to the "Constitutional Convention voter proposal at the ballot box"!

The Alliance and the RPA have unanimously, passed motions to oppose the Constitution Convention (also known as Con Con ) and we encourage all retirees to do the same and have all your children, grandchildren and family members turn out to vote to oppose con-con as well on election day !! We need to defeat this proposal at the ballot box !:c  
Gov. Cuomo is already lining up democratic supporters from New York City, to be the delegates and some of these delegates already work in the public sector, thereby will essentially be "double dipping" with their salary and added pension benefits later.

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# PRESIDENTS MESSAGE

## RPA LEGISLATIVE CORNER REPORT: (Continued.....)

Gov. Cuomo will attempt to push state comptroller Thomas Dinapoli out of office, as the sole fiduciary of our NYS pension system and put in a team of political hacks to run the pension system, so that Gov. Cuomo will be able to raid the pension system, as if it is his "private monopoly bank of money" to give away and use. The word is that Gov. Cuomo will reduce pension benefits and crush older retirees financially.

We can't let this happen and shame on us if we do not educate everyone we know about the pitfalls of a constitutional convention, the wasteful cost of approximately \$ 350 million dollars for said convention costs and the catastrophic effects it will have on all retirees, retiree pensions, retiree health care, active labor contracts and health insurance benefits for everyone, either retired or active.

Gov. Cuomo has also made it known that he wants to do away with the triborough act and the taylor law, in an effort to break the unions and destroy labor as we know it and all of us have fought so hard to get it where it is presently.

Please do your part to help us get the word out to all your family members and legislators ! Now that the legislature is into " summer recess " and have returned to their respective home offices, in their districts, this is the opportune time for everyone to contact their senator and assemblyman and voice your concerns and displeasure over the legislators failing to not even pass one piece of legislation to help out well deserving retirees. The squeaky wheel gets the grease and the more calls each legislator gets, the more inclined they are to move some of our bills forward and pass them. Please make sure to ask them to become a co-sponsor to our bills and if they refuse then please advise us and we will follow-up with that legislator. Also please tell them you oppose the " Constitutional Convention proposal 100% ".

If you need the contact information for your legislator then please email me at: bmk51@aol.com and i will gladly provide you with that contact information.

**" United We Will Prevail --- Divided We Will Fail "**

*Legislative report respectfully submitted by,*

*Bryant kolner,*

*RPA legislative representative & President of the Alliance of Public Retiree Organizations of New York*

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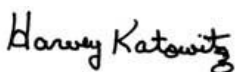
I can not stress enough the importance of defeating the Constitutional Convention.

It is well known that certain organizations would like to eliminate public sector pensions entirely and reduce health benefits, and a Con-Con could provide the avenue to try to accomplish that.

Right now our pensions and health benefits are protected by article 580 of the NYC Administrative Code, but that could change with an amendment to the NYS Constitution.

Please ask your family members and friends in NY to help protect the benefits we earned with our blood, sweat and tears by voting "no" on election day to the Constitutional Convention voter proposal.

Fraternally,



Harvey Katowitz

# 9/11 MEMORIAL CEREMONY



Club Member Jim O'Brien



VP Dave Schultheis



Pres. Harvey Katowitz



Trustee Bob Fee



Trustee John Sabato



Club Member Elaine Cuff



Club Member John Cannizzo



Club Member Bill Johnson



**BLUE  
LIVES  
MATTER!**



## FALLEN FINEST

### **POLICE OFFICER WILLIAM L. CHISOLM** 45 Precinct

**O**n Saturday, October 7, 1989, Police Officer William L. Chisolm was shot and killed during an altercation while off-duty.

Officer Chisolm and a female friend were sitting in his parked car in front of the Patterson Houses on 145th Street in the Mott Haven section of the South Bronx.



At approximately 1:45 am, the ex-boyfriend of Officer Chisolm's female friend approached the vehicle. An argument ensued, and Officer Chisolm was attacked by the suspect. During that altercation, the suspect was able to gain control of Officer Chisolm's service revolver and fire one shot, striking Officer Chisolm in the forehead. Officer Chisolm was taken to Lincoln Hospital where he died from his wound several hours later.

The 19 year-old suspect fled the scene, but later surrendered himself to police. He was convicted of second degree murder and sentenced to 20 years to life in prison. He was paroled January 21, 2011.

Officer Chisolm was 24 years old and had served with the New York City Police Department for a little more than three years. He was survived by his parents, Arthur and Celestine; and his daughter, Chauntel.





## FALLEN FINEST

### **POLICE OFFICER JOHN WILLIAMSON** Police Service Area #6



**P**olice Officer John Williamson was killed when a person threw a 30 pound bucket of spackling compound from the roof of a six story building onto his head.

On Friday, October 8th, 1993 at approximately 10:00 pm, Officer Williamson responded to the street disturbance on West 175th Street in the

Washington Heights section of Manhattan. Several area residents had become loud and aggressive in a dispute with police officers already on the scene and their behavior caused a crowd to form.

Police Officer Williamson assisted in dispersing the crowd and as he walked back to his patrol car, a suspect hurled a large white bucket containing plaster material from a roof which struck him in the head.

PO Williamson was removed to Columbia Presbyterian Hospital with severe head trauma where he expired.

The suspect initially fled to Philadelphia and Camden, New Jersey before flying from Newark Airport to the Dominican Republic. He returned to New York and was charged with murder. The jury acquitted him of murder but found him guilty of manslaughter.

Police Officer John Williamson had served with the Police Department for three years and was 25 years old. He was survived by his parents, John and Catherine; his sister, Nancy and his brother, Paul.



# They Must **Never** Be Forgotten



Police Officer Christopher Hoban  
10/18/1988

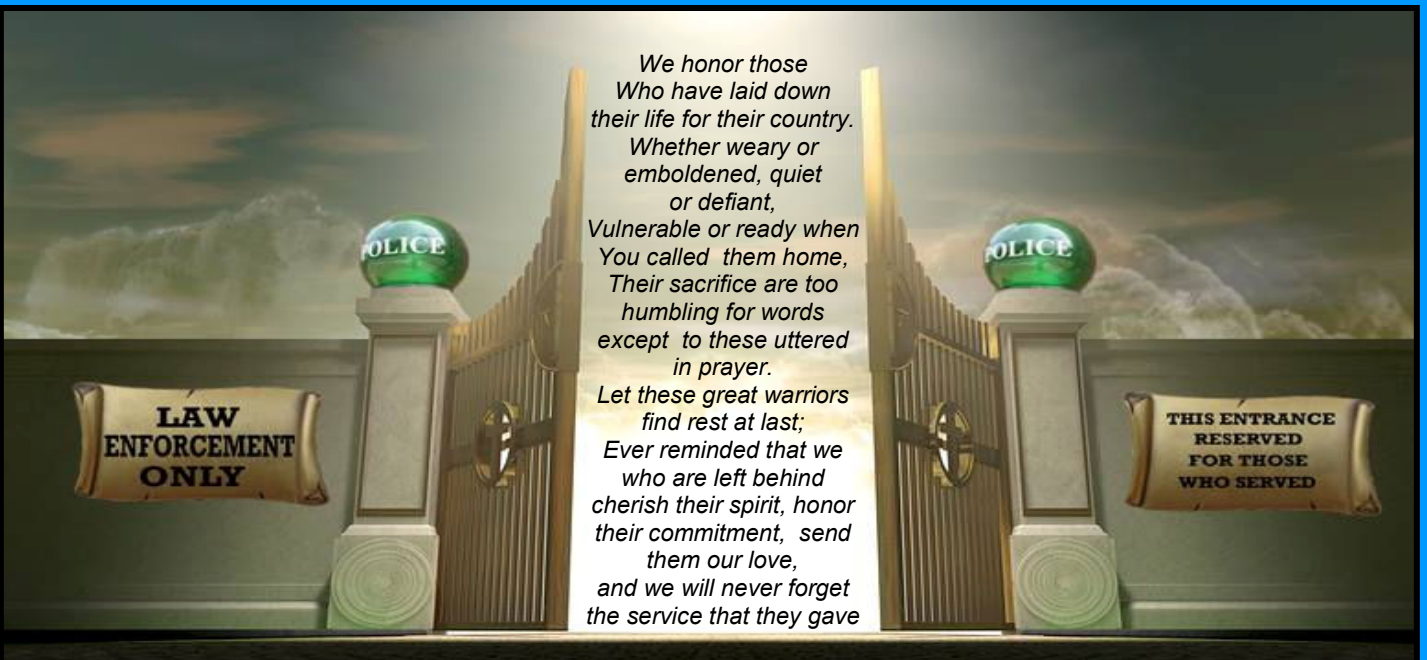
Police Officer Christopher Hoban was shot and killed during an undercover drug buy.

Officer Christopher Hoban and undercover narcotics officer Michael Jermyn entered an apartment at 19 West 105th Street in Manhattan to make a narcotics buy. During the operation the three suspects began to suspect that Officer Hoban and his partner were police officers. When they searched Officer Hoban's partner and found his service weapon, Officer Hoban immediately drew his gun and a shootout ensued in which Officer Hoban and one of the suspects were fatally wounded.

Officer Hoban was taken to St. Luke's Hospital where he died of his wounds.

The two surviving suspects were apprehended and later convicted of murder. They were both sentenced to 25 years to life in prison.

Officer Hoban had served with the New York City Police Department for four years and was assigned to the Manhattan North Narcotics Unit. He is survived by his parents and two brothers.



# 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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Burris Attorney

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Charlotte Rifle & Pistol Club

Charlotte Wealth Advisors

Club Fitness

Connolly's Pub - Tom Timmins

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Harvey & Carolyn Katowitz

Honda of Rock Hill

Indian Land VFW Post 12136

Indian Land VFW Post 12136 Ladies Auxiliary

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Joe & Lucille Kozlowski

Karen's Hair For You

Libretto's Pizza

Mary Eileen Crowley - Robert Fink Jr

Matthews Family Dentistry

Mike Yacapino & Elaine Klein

National NYCPD 10-13 Org.

Prohibition - Tom Timmins

Quantum Security and Innovation

Rampside Properties

Retirement Income Advisers, Inc.

Roman & Associates Sponsored 9 holes

Rondeau Properties LLC

Scott Boyar-"For all your personal and business tax needs"

South Charlotte Properties - Will Owens Realtor

Stogie and Brew

The Workman's Friend - Tom Timmins

Tim & Diane Crowley Family

Tyber Creek Bar - Tom Timmins

Weddington Dental

Zitel Family Chiropractic

# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



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

## Raffle Prizes/Food/Beverages/Cash

Atlantic Self Storage  
Bad Daddy's Burger Bar  
Ballantyne Advanced Chiropractic  
Ballantyne Golf Course  
Beach Tanning of Waxhaw  
Bone Fish Grill  
Carolina Premier Beer Distributors  
Charlotte National Golf Course  
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CrossRoads Ford of Indian Trail  
Don Julio's Mexican Restaurant  
Eagle Chase Golf Club  
Edgewater Golf Club  
Famous Toastery  
Firebirds  
Fuzion Hair Design (Sharon Recher)  
Great Wall of China -  
Harris Teeter Store #45  
Harvey & Carolyn Katowitz  
Iconic Nail  
Jim'N Nick's Bar-B-Q  
John & Valerie Sabato  
John Krohn  
Krispy Kreme Donuts  
Larkhaven Golf Club  
Lorenzo's Pizza  
Lucius McMillon  
Mamas Pizza & Pasta - Indian Land  
Massage Envy - 1 hour massage or Facial  
Olde Sycamore Golf Club  
Publix  
Red Lobster  
Rick & Polly Kiger  
River Run Country Club  
Showmars  
Snyder/Lance  
So. Charlotte Chiropractor  
Stack's Kitchen  
Stogie's & Brew  
Stonebridge Golf Club  
Summerfield Tire & Service  
Target Stonecrest & Monroe  
Tavern at the Lake  
The Divide 4 Golf Course  
The Olde Mecklenburg Brewery  
Tom Timmins  
Top Golf  
Waxhaw Candle  
Zapata's

# MEMBERSHIP



## 2017 Monthly Meeting Dates

October 10

November 14

December 12



IN MEMORIAM

Sept. 11, Dorothy Douglas Courtlandt, mother of Henry Courtlandt



The following members joined our Club in September

Ret. Det. 1 Joseph Chimienti, OCID  
 Ret. NYPD P.O. Salvatore Ferraro, TD 3  
 Ret. NYPD Det. Felix Sermenio, DBQ  
 Ret. NYPD Det. James Hooker, Qns. Nightwatch  
 Ret. NYPD P.O. Howard Murphy, 49 Pct.  
 Ret. NYPD P.O. Robert West, Hwy 2  
 Ret. NYC DOC C.O. Deryck White, NIC



We presently have 390 members, 267 from the NYPD and the remainder from 67 other law enforcement agencies.



Monday Oct. 2 - The 5th Annual Jimmy LaRossa Memorial Golf Tournament.

Saturday January 20 After Holiday Dinner Party.



2018 Dues are due now.



## SICK DESK UPDATE

Gary McDonald - Head injury/fractured vertabrae  
 Chris Borach - Shoulder Surgery

## BIRTHDAYS



## OCTOBER

|                               |         |
|-------------------------------|---------|
| Patricia Lewis                | Oct. 01 |
| Don Schappert                 | Oct. 01 |
| Joseph Racicot                | Oct. 05 |
| Jay Garbus                    | Oct. 06 |
| Chris Do                      | Oct. 8  |
| Richard Gundacker             | Oct. 10 |
| Kenny Bernard                 | Oct. 10 |
| Anthony Magliulo              | Oct. 11 |
| Michael Gallagher             | Oct. 11 |
| Bill Krebs                    | Oct. 12 |
| Keith Rand                    | Oct. 13 |
| Courtney Simuel               | Oct. 14 |
| Robert Fee                    | Oct. 15 |
| Ron Olszewski                 | Oct. 16 |
| Jack Miller                   | Oct. 17 |
| John Evrard                   | Oct. 19 |
| Charles Dittrich              | Oct. 20 |
| Howard Murphy                 | Oct. 20 |
| Lisa Rosa                     | Oct. 20 |
| John Sarlo                    | Oct. 21 |
| David Conrad                  | Oct. 22 |
| Theresa Freeman-Ginsberg      | Oct. 22 |
| John Mc Laughlin              | Oct. 22 |
| John Agati                    | Oct. 26 |
| Dan McKenna                   | Oct. 26 |
| Carl Perry                    | Oct. 26 |
| Harold Berg                   | Oct. 29 |
| <b>Greg Brown</b> RIP 5/29/15 | Oct. 29 |
| John Cannizzo                 | Oct. 30 |

# 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 360 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.

| 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       | Chris Russo   | 704-256-7137 | 1-347-886-2449 | <a href="mailto:maddogcr@msn.com">maddogcr@msn.com</a>             |
| All other areas    | John Sabato   | 704-243-4807 | 516-314-5326   | <a href="mailto:woodboy@windstream.net">woodboy@windstream.net</a> |



Brenda Jordan



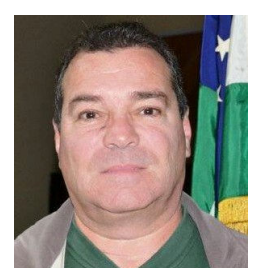
Bob Fee



Bernard Roe



John Sabato



Chris Russo



| NYPD CEA              |       |   |
|-----------------------|-------|---|
| Day / Date            | Time  | Location  |
| Wednesday October 4th | 10 AM | Antun's<br>96-43 Springfield Blvd<br>Queens Village, NY |

### Orlando Vacation Discount

Save Up To **35%** On Your Orlando Vacation! Orlando Employee Discounts offers Exclusive Pricing on Hotels and Vacation Homes in or nearby Disney World and Universal Studios Orlando. We are also the Largest Wholesaler of Tickets for Disney World, Universal Studios Orlando, Sea World, and ALL of the Orlando Area Theme Parks and Attractions!



Just click below in order to access your discounts!

[http://www.orlandoemployeediscounts.com/index\\_new.php](http://www.orlandoemployeediscounts.com/index_new.php)

In response to many questions from our active and retired members, the NY State Police has released a field guide reference on the New York Secure Ammunition and Firearms Enforcement Act of 2013 (SAFE ACT) [Click for the Safe Act Guide](http://www.nypdcea.org/pdfs/NYSP_Safe_Act_Field_Guide.pdf)

# NATIONAL NYCPD 10-13 ORG.



## NATIONAL NYCPD 10-13 ORG.

### NYPD ID CARD RENEWAL

Proxy renewal is available **ONLY** to members living outside the five (5) boroughs of New York City and the 6 counties in which active members are permitted to live.

**ONLY** cards issued after November 1, 2002, can be renewed this way. In all other circumstances, members will have to personally visit 1 P.P.

ID Cards must be previously expired or expiring within 3-6 months of expiration date.

A completed PD form **MUST** accompany the card. The form is on the accompanying page of this newsletter, and can be downloaded from our website.

Additionally, expiration date will be increased from 5 to 8 years.

THE NATIONAL IS AUTHORIZED TO DELIVER MEMBERS CARDS TO 1 P.P. AND RETURN SAME TO THE MEMBER. To insure security in the transfer of cards to and from our members the following procedure **MUST** be adhered to:

Items **MUST** be sent to the National in a USPS Flat Rate Priority Mail envelope. You will receive a tracking number from post office. DO NOT REQUEST SIGNATURE OF RECIPIENT. The postage is \$6.65.

Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$6.65 made out to National NYCPD 10-13 Org. (to cover the cost of priority mail return of your new card).

Address package to:

Frank Martarella  
272 Durant Avenue  
Staten Island N.Y. 10306

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

This National service is available only to dues paid National NYCPD 10-13 chapter members.

### F.A.Q.

My ID Card was issued before November 2002. Why can't I have it renewed via proxy?

Prior to November 1, 2002 cards were not digital. Consequently the photo cannot be reproduced.

My card has no expiration date. Do I need to have a new card issued?

Definitely not. If you have no expiration date your card is perpetually current. Keep it.

I am Transit/Housing Sergeant who retired before the merger. Can I proxy renew.

Yes, If you meet all the above conditions.

# NATIONAL NYCPD 10-13 ORG.

## NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

CASE #: \_\_\_\_\_

FIREARMS CODE: \_\_\_\_\_

### RETIREE ID CARD RENEWAL APPLICATION

LAST NAME: \_\_\_\_\_

FIRST NAME: \_\_\_\_\_ MI: \_\_\_\_\_

SEX:  MALE  FEMALE RACE: \_\_\_\_\_

TAX # \_\_\_\_\_ RETIREMENT DATE: \_\_\_\_\_

SOCIAL SECURITY #: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_

RANK: \_\_\_\_\_ SHIELD #: \_\_\_\_\_

PRESENT ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PHONE NUMBER: (\_\_\_\_) \_\_\_\_\_

10-13 CHAPTER: \_\_\_\_\_

I, \_\_\_\_\_, HEREBY CERTIFY THAT SINCE RETIRING ON  
*PRINT NAME*

\_\_\_\_\_, I HAVE NOT BEEN CONVICTED OF A CRIME.  
*RETIREMENT DATE*

\_\_\_\_\_  
*SIGNATURE*

\_\_\_\_\_  
*DATE*

NEW ID # ISSUED: \_\_\_\_\_ ID RECEIVED BY: \_\_\_\_\_



# LINE ORGANIZATIONS



## NOTICE OF CREDIBLE COVERAGE Important Notice from the Superior Officers Council Retiree Health and Welfare Fund About Your Prescription Drug Coverage and Medicare For Medicare-Eligible Retirees and Dependents

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the *Superior Officers Council Retiree Health and Welfare Fund* and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

**There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:**

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The *Superior Officers Council Retiree Health and Welfare Fund* has determined the prescription drug coverage offered by the Fund is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### **When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 31st. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

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### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current *Superior Officers Council Health and Welfare Fund* coverage will be affected. If you are Medicare-eligible, you can choose one of the following options:

1. **You can keep your current prescription drug coverage with the *Superior Officers Council Retiree Health and Welfare Fund* and you do not have to enroll in a Medicare prescription drug plan.**
  - If you choose to enroll in a Medicare prescription drug plan, Medicare's annual enrollment period is (October 15th - December 31st of each year). You will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare Drug Plan.
2. **You can enroll in a Medicare prescription drug plan, but you will lose the prescription drug coverage provided by the fund.**
  - If you lose your Medicare prescription drug plan, you may only re-enroll in the Fund's prescription coverage in accordance with the Plan's enrollment rules.
  - Be aware, if you drop your prescription drug coverage with the Fund, you will lose prescription drug coverage for yourself, spouse, and other dependents.
  - If you lose your prescription drug benefits with the Fund, you will keep the other benefits offered by the Fund.

### **When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage with *Superior Officers Council Retiree Health and Welfare Fund* and don't join a Medicare drug plan within 6 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

Continued next page.....

# LINE ORGANIZATIONS



## **For More Information About This Notice Or Your Current Prescription Drug Coverage....**

Contact our office at (212) 964-7500. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if the coverage through the *Superior Officers Council Retiree Health and Welfare Fund* changes. You may also request a copy of this notice at anytime.

## **For More Information About Your Options Under Medicare Prescription Drug Coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage: Visit [www.medicare.gov](http://www.medicare.gov)

- Call your State Health Insurance Assistance Program (inside back cover of your copy of the "Medicare & You" handbook) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users (1-877-486-2048).

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore,**

[Verizon Wireless Discount for Retirees](#)

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

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



SEPTEMBER 27, 2017

Wednesday, 1000 Hours

DELEGATE AND GENERAL MEMBERSHIP MEETING

Riccardo's Restaurant

21-01 24th Avenue

Astoria, NY

**NYS CONSTITUTIONAL CONVENTION:** Due to the importance of this topic, I will be reiterating to our members at the monthly meetings and including in the Monthly Newsletters the information related to the upcoming referendum to convene a NYS Constitutional Convention.

On November 7<sup>th</sup>, 2017, for the first time in 20 years, New York State voters will be presented the opportunity to vote on whether or not they want to hold a convention to change the New York State Constitution; first drafted in 1777. The legal process for conducting a voter-initiated convention can be found outlined in Article XIX of the New York State Constitution:

A majority of state-wide voters consider the question of convening a constitutional convention on the ballot on November 7, 2017.

1. If a majority of voters approve the convention, three delegates in each of the 63 state senate districts and 15 statewide at-large delegates are elected by voters in November 2018.
2. These 204 delegates, once selected, will then convene in Albany beginning in April 2019 for the limited purpose of holding a convention to discuss reforms to the supreme law of our state that they have the ability to propose for consideration.
3. Changes approved by more than a majority of the delegates assembled are then put before voters, where an affirmative majority vote would ratify the changes to the state constitution.

# LINE ORGANIZATIONS



Dear Lieutenant:

## OFFICER SAFETY MUST BE THE PARAMOUNT ISSUE CONSIDERED BY CCRB IN INVESTIGATING ALLEGATIONS OF MISCONDUCT

Deborah Archer, the new Chairperson of the Civilian Complaint Review Board (CCRB) "wants the board to stop considering the prior criminal records of people seeking probes of police abuse"; (NY Post Link: <http://nypost.com/2017/09/02/new-ccrb-head-wants-to-disregard-arrest-records-of-those-filing-complaints-against-cops/> / NY Daily News Link: <http://www.nydailynews.com/new-york-chairwoman-ccrb-not-criminal-complaints-article-1.3461501>). In addition, in an unbelievably and blatant example of hypocrisy, Ms. Archer believes that "the complete prior complaint history of officers should remain in the reports." Ms. Archer considers this to be a new and novel approach to investigating and ruling on complaints of alleged police misconduct. However, this proposed policy change is completely void of substance. Currently, the CCRB, either via an act of commission or omission, apparently disregards the criminal record of complainants when determining the culpability and punishment to be meted out against an officer found guilty of an offense by the CCRB.

A small example of this involves two individual Lieutenants and two separate scenarios. In one instance, a Lieutenant stops a man at 2 a.m. who is moving in a manner to make a reasonable and experienced officer believe the person may have a firearm. The person eventually stopped is a man who has 20 prior arrests, a history of filing baseless civilian complaints against officers, and profiting from lawsuits filed against the City. He, not surprisingly, filed a civilian complaint against the Lieutenant and the Lieutenant was subsequently found guilty by the CCRB of wrongfully stopping the person suspected of committing a crime. Ironically, shortly after filing the complaint against the Lieutenant the same individual was arrested and indicted for illegally possessing a firearm.

In the second scenario, a Lieutenant observes a man urinating in public, whom he had arrested in the recent past for possessing a loaded firearm. The Lieutenant approached the man to issue him a summons for public urination and, for his personal safety and based on the personal knowledge of the man having illegally possessing a firearm in the past, the Lieutenant performs a cursory frisk of the man. The person issued the summons filed a civilian complaint against the Lieutenant, and the CCRB found the Lieutenant wrongfully performed a frisk of the person.

So, Ms. Archer is proposing that the CCRB no longer consider a complainant's prior criminal history when investigating and ruling against officers accused of police misconduct. Ms. Archer, it is apparent that the Civilian Complaint Review Board currently does not consider a complainant's prior criminal history when investigating and ruling against officers accused of police misconduct. Perhaps it is time to consider the officer's safety to be the paramount issue when investigating allegations of misconduct.

President

# LINE ORGANIZATIONS



September 21, 2017

**The following statement was released to the press today regarding the Department's decision to release body camera video in a September 7th police shooting of an emotionally disturbed person in the 47 Precinct.**

Dear Fellow Sergeant:

"The New York City Police Department, in an effort to become more 'transparent,' released the body camera video of the police-involved shooting death of Miguel Richards to the doctor public and the media. In doing so, the Department has departed from its longstanding and unwavering practice of preserving evidence in an ongoing investigation until that investigation is complete. The Department has compromised the constitutional rights of the officers involved, placed the safety and confidentiality of civilian witnesses at risk, and undermined the integrity of the investigation.

"Body camera video is not, nor was it ever intended to be, a live stream reality television production making public all actions of police officers who wear them on a real-time basis. To the contrary, body cameras were designed to provide an enhanced investigative tool to ensure that prosecutors and investigative agencies have a fuller, more comprehensive account of potential criminal events. All evidence associated with an ongoing criminal investigations is, by law, deemed confidential and protected from public view until the investigation is complete. Indeed, evidence developed during ongoing criminal investigations are specifically exempt from public disclosure under the Freedom of Information Law in order to protect the rights of the accused, the identity and security of civilian witnesses, and the integrity of the investigation itself. The Department's decision to release the body camera video is yet another in a long series of misguided actions designed to further diminish the rights of its police officers and kowtow to the anti-cop crusaders.

"More troubling is what is most obvious: While the police officers in the video showed extraordinary restraint, and repeatedly placed their own lives in jeopardy in an effort to restrain and assist Mr. Richards, it is clear that no level of training can possibly prepare police officers for the myriad and unpredictable actions of an emotionally disturbed individual who is intent on harming himself, the responding officers, or others. It is long past time that the City of New York create a highly trained and specialized unit to deal exclusively with emotionally disturbed citizens. These officers should be equipped with the necessary tools, training, education and background to address the unpredictable nature of mental illness and those who suffer from it. It is not sufficient or reasonable to expect street cops – who are trained to respond to everything from terrorist attacks to domestic incidents to automobile accidents to minor quality of life violations – to adequately respond to the unique dangers of interacting with a mentally ill and armed individual.

"Until the City realizes that its approach to the problem of EDP calls is inadequate, more citizens will die by police gunfire, more police officers will be wrongly and unjustifiably accused of mishandling these situations, and more police officers will be killed in the line of duty by mentally ill individuals. None of these outcomes is acceptable."

Fraternally,

Ed Mullins  
President  
Sergeants Benevolent Association

# LINE ORGANIZATIONS

## SERGEANTS BENEVOLENT ASSOCIATION

POLICE DEPARTMENT, CITY OF NEW YORK  
35 Worth Street, New York, NY 10013  
212.226.2180 FAX 212.431.4280  
[www.sbanyc.org](http://www.sbanyc.org)



Edward D. Mullins  
President

**A LETTER TO NATIONAL FOOTBALL LEAGUE  
COMMISSIONER ROGER GOODELL**

Vincent J. Vallelong  
Vice President

**“Don’t take a knee. Take a seat.”**

Paul A. Capotosto  
Treasurer

Dear Commissioner Goodell,

Vincent Guida  
Recording Secretary

I serve as President of the New York City Sergeants Benevolent Association, the fourth largest police union in the country. I am calling upon you, as Commissioner, the NFL franchise owners and the NFL Players Association, to meet with a nationwide law-enforcement coalition to discuss issues of general societal concern, as well as other issues raised by the NFL community.

Gary DeRosa  
Financial Secretary

As a 35-year veteran of the NYPD, I have watched my fellow brothers and sisters in law-enforcement defend the rights of Americans to peacefully protest whatever injustices they perceive to be true.

Anthony Borelli  
Health & Welfare Secretary

Last week, the world watched as NFL players knelt while our National Anthem was played, or chose to remain in their locker room and skip the playing of our Anthem entirely. While those symbolic gestures were designed to demonstrate unity among players and teams, and to support the right of citizens to peacefully protest, let us not forget that the practice of kneeling during the Anthem started as a protest against perceived police brutality in the United States.

Edmund Small  
City-Wide Secretary

The United States has only become further divided since these protests began. The reality is that law enforcement throughout the country, and the American military worldwide, risk their lives every day to preserve the rights of Americans to make non-violent public political statements.

As a result, social tensions and distrust have only intensified. The NFL, Commissioner Goodell, the owners and the players have a unique platform to make positive and necessary progress, and have a responsibility to do more than take a knee.

In the end, regardless of anyone’s personal beliefs, we must recognize that there remains deep-rooted problems in this country. The country is divided in many areas, but the one that affects the policing profession the most is racial disharmony.

I regularly meet with national law-enforcement coalitions to address how we can better serve our communities.

Our criminal justice system is not perfect – nor is law enforcement or the National Football League. Now is the time to take meaningful steps - not merely make symbolic gestures - in search of solutions to those imperfections. Many of us in law enforcement agree that significant changes must occur to close the divide between our constituents and ourselves.

We hereby invite Commissioner Goodell, the NFL Owners and the NFL Players Association to join us at the table to talk about what law enforcement and the NFL can do to better protect and serve the communities we all care about.

Contrary to what many people believe, the nationwide law enforcement community is always trying to improve relations with the communities we serve. We regularly sit with community leaders in an attempt to improve police community relations and we often put our lives on the line protecting those very community members.

Please take a seat at our table and offer your suggestions, criticisms, and proposals and take the time to listen to ours. We are willing to listen and join you in advocating for positive change.

Don’t take a knee. Take a seat.

To date, none of the NFL protesters have stated what their end game is, nor have they demonstrated any real interest in undertaking the hard work of seeking solutions to the

It is only through mutual and respectful discourse that we can help solve the great divide in our country. I encourage you to call me directly so we can work together to bring about the positive change we so desperately need.

Sincerely,

Handwritten signature of Ed Mullins in cursive.

Ed Mullins, President  
Sergeants Benevolent Association

## HISTORY

### SBA Roots

The roots of the SBA run as deep as those of the City of New York itself. In 1899, just one year following the consolidation of the city's five boroughs and the formation of the NYPD, the Department's supervisory officers formed a fraternal organization known as the Police Sergeants Endowment and Benevolent Association. The new group, led by President Oliver Tims, merged sergeants' organizations that had already existed in New York and Brooklyn for more than 10 years, and also included lieutenants and other high-ranking officers among its membership.

For the next 60 years, the SBA existed largely as an advocacy group, working on behalf of New York's sergeants, but holding no firm authority to bargain with the City or press for meaningful reforms. Union leadership was virtually non-existent; currently accepted work standards such as overtime pay, night differential pay and longevity pay were still years away, and while sergeants were entitled to participate in a single health insurance plan, they were likewise required to pay 50 percent of its premiums.

### Early Leadership

That all began to change with the election of Harold Melnick as the SBA's first modern president in 1961. Over the next 20 years, President Melnick enacted a series of sweeping innovations that would come to revolutionize municipal labor. Under his tutelage, the SBA sought and won individual collective bargaining rights, established its first self-administered health and welfare plan, obtained pay parity with fire lieutenants (who hold a comparable rank to the NYPD's sergeants), and expanded health insurance coverage and options for sergeants across the city.



### Merging with Transit and Housing

From the time of President Melnick's election, more than 30 years would pass until the SBA underwent its next substantial change. In 1995, with the consolidation of the Transit and Housing police departments into the NYPD, the association merged with the unions representing sergeants of both departments, bringing the total number of active and retired sergeants to the level at which it now stands.

### Renewing Our Vision and Commitment

Today's SBA is led by President Edward Mullins, who is dedicated to bringing a new level of commitment — and a new set of accomplishments — to a union that has an already long and glorious history. President Mullins and his executive board were elected to office in 2002 and re-elected in 2006, 2010 and 2014. They were re-elected with the promise that they would continue to set forth on an aggressive course of organization-building and advocacy for the men and women who serve as the "Finest of the Finest."

# LINE ORGANIZATIONS



## SBA Retiree Forms



Prescription Mail Order Form: <http://sbanyc.net/documents/benefits/forms/prescriptionMailOrderForm.pdf>



Prescription Reimbursement Form: <http://sbanyc.net/documents/benefits/forms/prescriptionReimbursementForm.pdf>



Annuity Fund Beneficiary Designation Form: <http://sbanyc.net/documents/benefits/annuity/annuityFundBeneficiaryDesignationForm.pdf>



Change Of Address Form: <http://sbanyc.net/documents/benefits/forms/changeOfAddressForm.pdf>



Davis Vision Direct Reimbursement Claim Form: <http://sbanyc.net/documents/benefits/forms/davisVisionDirectReimbursementClaimForm.pdf>



Dental Retiree Plan A Claim Form: <http://sbanyc.net/documents/benefits/forms/dentalRetireePlanAClaimForm.pdf>



Dental Retiree Plan B Claim Form: <http://sbanyc.net/documents/benefits/forms/dentalRetireePlanBClaimForm.pdf>



Dependent Student Certification Form: <http://sbanyc.net/documents/benefits/forms/dependentStudentCertificationForm.pdf>



Life SBA Mortuary Benefit Beneficiary Designation Form: <http://sbanyc.net/documents/benefits/forms/beneficiaryDesignationForm.pdf>

## Other Health Forms



Statement of Dependency Form: <http://sbanyc.net/documents/benefits/forms/statementOfDependency.pdf>



Hearing Aid Reimbursement Claim Form: <http://sbanyc.net/documents/benefits/forms/hearingAidReimbursementClaimForm.pdf>



SBA Medicare Informational Datasheet: <http://sbanyc.net/documents/benefits/health&Welfare/prescriptions/sbaMedicareInformationalDatasheet.pdf>

**NOTE:** If the Benefit form you are seeking is not listed above, please contact the SBA Health & Welfare office at (212) 431-6555.

# LINE ORGANIZATIONS



## ***The Detectives' Endowment Association, Inc.*** ***Police Department, City of New York***

The DEA is marking its 100<sup>th</sup> year in 2017. The Centennial Dinner will be held October 6, 2017 at the Sheraton Hotel at West 53<sup>rd</sup> Street and Seventh Avenue in Manhattan. More information to follow.

The union is currently working on celebration plans and has created a challenge coin, which is available at the DEA as are 2017 commemorative cards, decals, and other new items.

The DEA is also interested in collecting high resolution scans and/or loans of original photographs, documents, or any other interesting memorabilia relating to the history of the DEA or the NYPD's Detective Bureau. Email digital files or contact Sam Katz at the DEA at [samkatz@nycdetectives.org](mailto:samkatz@nycdetectives.org) Materials can also be scanned at the Union.

### DRUG PROGRAM – RETIREES -- Mandatory Generic Reimbursement

The member, his or her spouse, and children (up to their 23rd birthday) can use the Benecard PBF drug card at participating pharmacies with a co-payment schedule as follows:

\$10 or less for generic prescriptions (not to exceed the cost of the medication);

\$10 or 30% for single source brands;

\$10 or 30% for multi-source brands, plus the difference between the cost of the brand and generic drugs.

There is an annual plan year deductible (July 1st through June 30th) of \$50 per individual and \$150 per family prior to plan benefit coverage.

There is an \$15,000 cap for a family per year. Prescription drugs that have an over-the-counter equivalent are not covered under our drug plan.

Asthma and psychotropic drugs have a 45% co-pay.

Children from the ages of 19 to the date of their 23rd birthday (who have proper student verification on file with the DEA) will now be eligible to use the Benecard PBF card to obtain their prescriptions, and simply pay the co-payment. Student verification must be submitted to the DEA twice each year for the fall and spring sessions. Please remember to submit student verification for the fall semester (which covers the time period between 9/1 and 2/28), and the spring semester (which covers the time period between 3/1 and 8/31). Click here for the DEA Student Verification Form.

Mail order -- The maintenance (continuous medication) drug program entitles you to a three (3) month supply with a co-payment schedule per prescription as follows:

\$10 or 30% for generic prescriptions;

\$10 or 30% for single source brands;

\$10 or 30% for multi-source brands, plus the difference between the cost of the brand and generic drugs.

Asthma and psychotropic drugs have a 45% co-pay.

You may contact Benecard PBF directly at 1-888 DEA NYPD or the DEA health benefits office should you have any questions regarding your prescription drug benefits.

The City of New York is covering certain prescriptions (injectibles and chemotherapy drugs) under the PICA program. This program is available to all non-Medicare members who are enrolled in a City-sponsored Health Plan and is administered by Express Scripts. Contact the DEA health benefits office or telephone Express Scripts at (800) 467-2006 for more information. You may also visit Express Script's Web site at [www.express-scripts.com](http://www.express-scripts.com).



# LINE ORGANIZATIONS



## ***The Detectives' Endowment Association, Inc.*** ***Police Department, City of New York***

### The New York State Constitutional Convention

*from Michael J. Palladino, DEA President*

There is a push by some political factions in New York State to hold a new Constitutional Convention. The position of the Detectives' Endowment Association is "vote **NO**" on this referendum.

Not only would a Constitutional Convention needlessly cost the New York State taxpayers an estimated \$100-million, but it could jeopardize the current level of pension benefits already received by retirees and promised to active members. Public sector pensions are guaranteed against diminution thanks to powerful language present in the New York State Constitution. In the event of a Constitutional Convention, the language could be tampered with, thus eliminating that guarantee and paving the way for a reduced pension benefit.

A Convention may open up New York's Constitution to hastily thought out changes and reversal of laws and protections that in some cases took more than 200 years to put into effect; and for police, benefits that took *decades* to achieve.

A referendum whether or not to engage in a Constitutional Convention will be on the ballot for voters in the next election, November 7, 2017. The DEA urges you to vote **NO**.

### The Purpose of the Referendum

The unique democratic purpose of New York's periodic Constitutional Convention referendum is to implement New Yorkers' inalienable right to alter their Constitution in cases where the interests of the Legislature and The People conflict. New York's Constitution allows the people to exercise this right once every 20 years. To realize this democratic purpose, a Convention must be substantially independent of the Legislature's control. For example, New York's Constitution prohibits the Legislature from directly limiting a Convention's agenda. The agenda is placed in the hands of the people independently of the Legislature. Democratic accountability is primarily sought by granting the people three votes over the process:

To call Convention;

To elect Delegates to a Convention; and

To ratify any Amendments a Convention might propose for their consideration.

The people cannot ratify any constitutional change in conflict with federal law, including the U.S. Constitution.

### Constitutional Convention Milestones

On November 7, 2017 ... a popular vote on the Constitutional Convention referendum takes place.

On November 6, 2018 ... there will be a popular vote for Constitutional Convention Delegates. Three (3) Delegates will be elected to each of the 63 Senate Districts, plus 15 additional Delegates statewide.

April 2, 2019 ... a Constitutional Convention convenes.

November 5, 2019 ... a popular vote on the Constitutional Convention recommendations.

Again, it is the position of the Detectives' Endowment Association, Inc. that a New York State Constitutional Convention is both unnecessary and dangerous to our collective bargaining rights, our pensions, our Defined Benefit plan (VSF), and to the level of our health benefits and other labor rights that we have achieved in New York State.

The People of the State of New York already have a 365-days-per-year process to amend and rectify our State Constitution with the daily, weekly, monthly, and annual legislative process. The People elect their own representatives locally, and to the New York State Senate and the New York State Assembly, and in turn these representatives make and amend State law as needed by The People. This is an ongoing process which allows for thoughtful and productive examination of the existing laws enumerated in the Constitution at all times; and it is a completely unnecessary risk and expense to engage in any additional process which may undo the hard won benefits, laws, rules, and regulations of the State of New York, which, in some cases, took us personally decades to achieve.

The last Constitutional Convention took place in 1967. Clearly, there has not been a real need in 50 years for another. But today there are loud and powerful voices looking to scapegoat public sector workers and their benefit gains, and consequently, we are facing serious risk of having our labor rights and benefits significantly diminished.

Therefore, we urge our members to vote **NO** when and if the Constitutional Convention is placed on the ballot in November of 2017. There are much better ways in which \$100-million or so of our tax dollars may be spent.

# LINE ORGANIZATIONS



## DETECTIVES' ENDOWMENT ASSOCIATION, INC.

POLICE DEPARTMENT • CITY OF NEW YORK

26 THOMAS STREET • NEW YORK, NEW YORK 10007

EXECUTIVE OFFICES • PHONE (212) 587-1000 • FAX (212) 732-4863

HEALTH BENEFITS OFFICE • PHONE (212) 587-9120 • FAX (212) 587-9149

EMAIL [info@nycdetectives.org](mailto:info@nycdetectives.org)

Dear Member,

The Detectives' Endowment Association is pleased to announce that effective immediately, all Davis Vision members now have access to the largest hearing care provider network in the country and substantial savings on top-tier manufacturer brand devices and related professional services through the EPIC Hearing Service Plan. The EPIC network is comprised of professional Audiologists and ENT physicians and represents the largest accredited network of its kind in the nation, with provider locations in all 50 states.

The EPIC Hearing Service Plan gives you access to –

- A no cost routine hearing test
- All name brand hearing aid technology by the top-tier hearing aid manufacturers
- Fixed discounted prices (30-60% below MSRP) starting at \$495 for basic level hearing devices
- 45-Day “money back” trial period
- 3 year warranty for repair or damage, including a one-time loss warranty
- A one year supply of batteries\*
- Additional savings available through EPIC's *Listen Hear, Live Well* rewards program

### How it Works

Contact an EPIC hearing counselor at (844) 246-0544 or you can register at [www.epichearing.com/davisvision](http://www.epichearing.com/davisvision). The EPIC hearing counselor can answer any questions you may have about the plan and coordinate your referral to a nearby participating provider for a hearing test. If the provider determines you are a candidate for a hearing aid, an EPIC counselor will contact you to coordinate your coverage and payment.

We have provided a detailed benefit flyer containing all the pertinent information regarding this new hearing aid program. As always, please do not hesitate to contact the DEA Health Benefits Office at (212) 587-9120 if you have any questions or if we may be of further assistance. We are pleased that we can bring you this significantly discounted program.

Fraternally,

Michael J. Palladino  
President

\*Basic level hearing devices come with a one year warranty; batteries not included.



THE POLICE UNION REPRESENTING THE GREATEST DETECTIVES IN THE **WORLD**  
AFFILIATIONS — NATIONAL ASSOCIATION OF POLICE ORGANIZATIONS (NAPO)  
NEW YORK STATE ASSOCIATION OF PBA's

# LINE ORGANIZATIONS



## September PBA Press Releases

**Sept. 16, 2017**

Below is PBA president Patrick J. Lynch's response to John Jay College's Adjunct Professor Michael Isaacson's statement: "Unfortunately, most of my students don't have the luxury of a wide variety of career options. They are from low-income backgrounds and are mainly people of color. Most of them are just looking to get a job with a salary."

"Incredibly, Michael Isaacson's explanation of his vile anti-police statements is as despicable as the statements themselves. By saying that his students are 'just looking to get a job with a salary,' Isaacson betrays his own insidious implicit bias against what he calls 'low-income' people of color. He is saying that the students he stands in front of each day are not smart enough, or are not motivated enough, to pursue a career that they're passionate about, whether it's law enforcement or any of the other fields that John Jay offers.

"Meanwhile, those same students are working hard at their studies, sometimes working two jobs to pay the tuition. Then they have to suffer through an imbecile instructor like Isaacson, who spews drivel with no connection to reality. If anything is hampering John Jay students' career options, it's him. **We appreciate John Jay President Karol Mason's announcement that Isaacson has been suspended, but he needs to be fired immediately.**"

**Sept. 15, 2017**

### **JOHN JAY COLLEGE PROFESSOR TWEETS "...IT'S A PRIVILEGE TO TEACH FUTURE DEAD COPS," PBA PRESIDENT CALLS FOR HIS IMMEDIATE DISMISSAL**

Michael Isaacson harbors total disdain for the active and future police officers that he teaches at John Jay College. NYC PBA president Pat Lynch is calling for Isaacson's immediate dismissal from CUNY.

Recent media reports have revealed Mr. Isaacson's disgusting anti-police attitudes and his gleeful embrace of political violence, including violence against police officers, as expressed in his own social media postings. One of the most egregious of these posts, which appeared on August 27, 2017, on the Twitter account apparently belonging to Mr. Isaacson, read: "Some of y'all might think it sucks being an anti-fascist teaching at John Jay College but I think it's a privilege to teach future dead cops."

**Sept. 14, 2017**

### **STATEMENT BY PBA PRESIDENT PATRICK J. LYNCH ON RELEASE OF BODY CAM FOOTAGE FROM BRONX SHOOTING**

"The release of this footage sets a dangerous precedent that jeopardizes police officers' due process rights and confidentiality protections under state law. The district attorney's investigation into the case is still ongoing — it should be allowed to proceed free of pressure and interference, looking at all of the relevant facts alongside the video footage. Moreover, this footage constitutes a confidential personnel record that is protected under New York State Civil Rights Law Section 50-a, and releasing it in violation of the law will expose the police officers involved to a very real and substantial risk of harassment, reprisals and threats to their safety and the safety of their families. If fairness and justice are the goal, they won't be achieved by suspending police officers' rights whenever it is convenient to do so."

**Sept. 8, 2017**

### **PBA President on CCRB charges against officer in Garner case**

"How many illegal leaks will it take before the City's leaders do something, anything to rein in the biased and grossly unprofessional CCRB? The CCRB has routinely demonstrated that its sole aim is to advance a politicized anti-cop agenda, which is why it is not surprising that this most recent leak occurred in the height of election season. This is further evidence that the CCRB is only confidential when it is convenient for them and their anti-police allies. The conduct of this supposedly independent body becomes more disturbing and destructive by the day."

**Sept. 1, 2017**

### **PBA PRESIDENT ON BIAS AT CCRB**

"A persistent pattern of anti-police bias has always infected the supposedly impartial CCRB. The fact that some board members believe that complainants' criminal histories are irrelevant but police officers' complaint histories aren't is yet another example of the destructive trend. New York City police officers go through rigorous training to prevent implicit bias from factoring into their decision-making. Perhaps the CCRB staff and board members would benefit from some of that same type of training."

# LINE ORGANIZATIONS



## KEEP COP-KILLERS IN JAIL

### A Message from Patrick J. Lynch, PBA President

Thanks to a great deal of hard work and lobbying by this union, today's cop-killers can be sentenced to life in prison without parole. Sadly, that wasn't always the case and there are literally dozens of dangerous cop-killers who are regularly given a shot at freedom through parole. It has long been the PBA's position that anyone who kills a police officer would not think twice about killing a civilian and that they should remain incarcerated for the rest of their lives. The system, however, allows them to argue for parole every two years once they've served their minimum sentence.

This union has been and will continue to be very vocal in our opposition to the parole requests of any cop-killer. But we can't do it alone and you can help.

By clicking here <http://www.nycpba.org/paroleletter.aspx> you will have an opportunity to tell state officials that you oppose the release of a specific, or all, cop-killers. Simply click on the name of the deceased officer, type in your last name and zip code in the appropriate box and press send and a copy of your objection will be included in the inmate's parole folder. If you wish to send an individual letter of objection for every cop-killer on the list, simply check the "Send a letter for all cop-killers" box. This is a simple way for you to register your disapproval of parole for cop-killers. Every objection counts against the release of the cop-killer, so be sure to have your family and friends do it too.

Working together, we can keep cop-killers right where they should be...behind bars.

### Retiree Fund Plan Description

- Eligibility <http://www.nycpba.org/benefits/retiree-eligibility.html>
- Dental plan <http://www.nycpba.org/benefits/retiree-dental.html>
- Vision plan <http://www.nycpba.org/benefits/vision.html>
- Prescription drug plan <http://www.nycpba.org/benefits/retiree-drug.html>
- Supplemental benefits <http://www.nycpba.org/benefits/retiree-supplement.html>
- Notice of Privacy Practices <http://www.nycpba.org/benefits/privacy.pdf>
- Medicare "D" Information <http://www.nycpba.org/benefits/retiree-part-d.pdf>

### Links to Police Line and Fraternal Organization websites



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



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



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



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



<http://nypdpea.com/>



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



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



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



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdstauben.org/>

## September 11th Victim Compensation Fund

<https://www.vcf.gov/index.html>

## 9/11 HEALTH WATCH

Below are summaries with links to news articles that appeared in August about 9/11 Health and Compensation issues. An archive of past articles by year, can be found on the 911 Health Watch website at <http://www.911healthwatch.org/news/> :

**September 22, 2017** -- *NY Daily News* -- Special ICE agent with 9/11-linked cancer fighting the Department of Labor for his disability pension: <http://www.nydailynews.com/new-york/ice-agent-9-11-cancer-fighting-labor-dept-pension-article-1.3512108>

**September 21, 2017** -- *LI Herald* -- Cuomo signs 9/11 first responders bill: <http://liherald.com/stories/cuomo-signs-911-first-responders-bill.95819> State will pay for unlimited medical leave

**September 20, 2017** -- *PYMNTS* -- CFPB Cracks Down On Deceptive Lender Who Targeted 9/11 First Responders: <https://www.pymnts.com/news/security-and-risk/2017/cfpb-cracks-down-on-top-notch-funding-for-deceptive-lending/>  
The Consumer Financial Protection Bureau announced Tuesday (Sept. 19) that it took action against Top Notch Funding and two individuals associated with the company.

**September 20, 2017** -- *Observer* -- Congressman Joseph Crowley Seeks 9/11 Medal of Valor for Public Safety Officers: <http://observer.com/2017/09/congressman-joseph-crowley-911-medal-of-valor-public-safety-officers/>  
U.S. Rep. Joseph Crowley (D-Queens/The Bronx), the House Democratic Caucus chairman, is introducing legislation calling for public safety officers who responded to the September 11, 2001 terrorist attacks and died due to 9/11-related health conditions to receive the Presidential Medal .

**September 20, 2017** -- *TAP into* -- More 9/11 Deaths: <https://www.tapinto.net/towns/north-salem/columns/seasoned-words/articles/more-9-slash-11-deaths> On 9/11 this year, we mourned the deaths and celebrated the heroism of the 3,000 men and women who were killed by terrorists on Sept. 11, 2001.

**September 15, 2017** -- *Toledo Blade* -- A debt not fully paid to 9/11 first responders: <http://www.toledoblade.com/Editorials/2017/09/15/A-debt-not-fully-paid-to-9-11-first-responders.html> Nearly 3,000 people died on Sept. 11, 2001. But the toll from the tragedy continues to grow daily.

**September 12, 2017** -- *NYPD sergeant's 9/11-related illness just one example among many*: <http://www.ny1.com/nyc/all-boroughs/wtc/2017/09/11/nypd-sergeant-chris-christodoulou-brain-cancer-september-11-related-illness-.html> The NYPD lost 23 members on September 11, but more than 100 more officers have died from 9/11-related illnesses since then, and more are fighting for their lives.

**September 11, 2017** -- *LA Times* -- They helped clean up the wreckage of 9/11. Now they face the threat of deportation: <http://www.latimes.com/nation/la-na-911-immigrants-20170911-story.html> Within days of the terrorist attack that destroyed the World Trade Center, word spread in the immigrant neighborhoods of New York that workers were desperately needed to aid in the cleanup.

The World Trade Center (WTC) Health Program provides medical monitoring and treatment for [responders](#) at the WTC and related sites in New York City, Pentagon, and Shanksville, PA, and [survivors](#) who were in the New York City disaster area.

# World Trade Center Health Program. **Learn More.**



<https://www.cdc.gov/wtc/index.html>

FAQ: <https://www.cdc.gov/wtc/faq.html>

Resources: <https://www.cdc.gov/wtc/memberresources.html>

## September 11th Victim Compensation Fund

<https://www.vcf.gov/index.html>



## 9/11 Treatment Referral Program

<http://www1.nyc.gov/site/911health/enrollees/9-11-treatment-referral-program.page>

The 9/11 Treatment Referral Program (PDF <http://www1.nyc.gov/assets/911health/downloads/pdf/registry/9-11-treatment-refer.pdf>) was created to help enrollees and others get care for specific 9/11-related health conditions through the WTC Health Program. Treatment Referral Program staff are specifically trained to assist you obtain 9/11 health care.

### How does it work?

If you think you, a loved one or someone you know may have a 9/11-related health problem, please call the 9/11 Treatment Referral Program at 888-WTC-7848 (888-982-7848). When you call, you will reach a person who will ask a few questions about your health problems and explain how to obtain care through the WTC Health Program, beginning with the application process. Your referral options depend on your needs, eligibility and how you were affected by 9/11. They include:

- The WTC Environmental Health Center
- Other WTC Centers of Excellence

### How do I know if I need care?

If you were exposed to the WTC attacks, some symptoms might include chronic headache, persistent sinus or nasal irritation, shortness of breath, persistent coughing, wheezing, stomach problems, depression and/or anxiety.

9/11 Health and Compensation Act (FAQ): <http://www1.nyc.gov/site/911health/enrollees/9-11-health-and-compensation-act-faq.page>

9/11 Treatment Referral Program: <http://www1.nyc.gov/site/911health/enrollees/9-11-treatment-referral-program.page>

Enrollee Rights and Confidentiality: <http://www1.nyc.gov/site/911health/enrollees/enrollee-rights-and-confidentiality.page>

WTC Health Program: <http://www1.nyc.gov/site/911health/enrollees/wtc-health-program.page>

Rescue & Recovery Workers: <http://www1.nyc.gov/site/911health/enrollees/rescue-recovery-workers.page>

Nearly 60,000 city employees reported that they participated in the rescue, recovery and clean-up of the World Trade Center (WTC) disaster. New York City bears a special responsibility to ensure that the best health care, based on the most current research, is available to those who are ill, or who may eventually develop symptoms associated with the 9/11 attacks.

### Self-reported Participation in WTC Operations by City Agency

| Agency                       | On-duty at site | % of Citywide Total |
|------------------------------|-----------------|---------------------|
| New York Police Department   | 34,250          | 58%                 |
| New York Fire Department     | 16,219          | 27%                 |
| Department of Sanitation     | 3,463           | 6%                  |
| Department of Transportation | 1,805           | 3.00%               |
| Department of Correction     | 1,019           | 2%                  |
| All Other Agencies           | 2,372           | 4%                  |
| TOTAL                        | 59,128          | 100%                |

# Health and Welfare



New York State & Local Retirement System  
<http://www.osc.state.ny.us/retire/index.php>

## This Year's COLA Increase

The September 2017 COLA equals 1.2 percent, for a maximum annual increase of \$216.00, or \$18.00 per month before taxes.

### Eligibility

To begin receiving COLA payments, you must be:

- Age 62 or older and retired for five or more years; or
- Age 55 or older and retired for ten or more years (uniformed employees such as police officers, firefighters and correction officers covered by a special plan that allows for retirement, regardless of age, after a specific number of years); or
- A disability retiree for five years; or
- The spouse of a deceased retiree receiving a lifetime benefit under an option elected by the retiree at retirement. An eligible spouse is entitled to one-half the COLA amount that would have been paid to the retiree when the retiree would have met the eligibility criteria; or A beneficiary receiving the accidental death benefit for five or more years on behalf of a deceased Retirement System member.



## Next Year's Project Social Security Increase

Millions of Americans who rely on Social Security can expect to receive their biggest payment increase in years this January, according to projections released on July 13 by the trustees who oversee the program.

The increase is projected to be 2.2 percent, or about \$28 a month for the average recipient. Social Security recipients have gone years with tiny increases in benefits. This year they received an increase of 0.3 percent, after getting nothing last year.

The trustees project that Medicare Part B premiums will remain unchanged next year. Most beneficiaries pay \$134 a month, though retirees with higher incomes pay more.

Both Social Security's cost-of-living adjustment and the Medicare Part B premium are to be announced in the fall.



## V.A. HOTLINE OPENED

During his White House press conference, VA Secretary Dr. David Shulkin also announced the "soft launch" of President Trump's promised White House hotline for veterans' complaints. The hotline opened yesterday and is expected to be fully operational by Aug. 15.

The hotline's phone number is **855-948-2311**. An automated greeting welcomes callers to the "White House-VA veteran complaint hotline." It is currently only operational weekdays from 8 a.m. to 5 p.m. EDT, and is closed on federal holidays, but is expected to be manned 24/7 by mid-August.

This is FYI.

I called in today. It switched over to the VA Headquarters in Washington, D. C. I was able to talk to a real person. I waited for 12 minutes. They will ask questions, and if you have a case number. Hope this in time will help ALL veterans, family, and caregivers.

Sincerely,

Gene Crego  
Vietnam Veterans of America  
Arizona State Council President

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## **Starting on 11 November 2017 'Honorably Discharged' Veterans will be entitled to shop at on-line military exchanges! VETS SHOPPING AT PX**

The Army, Air Force, and Navy exchange will start allowing all honorably discharged veterans to shop on line, (think Amazon , but only cheaper and with no taxes.)

The target start date is Veterans Day, November 11, 2017, but you must register first. Registration begins June 1st, 2017. Click on the following link to sign up: <https://www.shopmyexchange.com/veterans>

# Health and Welfare



I still receive 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>

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 re-processed 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/health-benefits-active-members/health-benefits-retired-members1/item/20-catastrophic-medical-expenses-retired>

# What's Happening



The N.C. REAL ID will soon make it more convenient for you when you need to board a commercial airplane or visit a military base or other federal facility.

Beginning in 2020, federal agencies will enforce tougher security standards at airport check-ins and federal buildings, military installations and nuclear facilities.

The optional N.C. REAL ID is just like your traditional license or ID but has a gold star endorsement at the top.

Rather not get an N.C. REAL ID license or ID? You'll still be able to board flights and enter federal facilities, but you will need to provide your license or ID along with some [additional documentation](#).

## Getting an N.C. REAL ID

Getting an N.C. REAL ID driver license or ID card costs the same as any other license or ID, and the process is similar. Simply go to your nearest N.C. Division of Motor Vehicles [driver license office](#) with [documentation that proves:](#)

- Your identity and date of birth
- You have a Social Security number
- Your residency
- Your legal presence (lawful status)

[View a list of documents that are acceptable proof.](#)

To confirm identity and residency under the federal law, NCDMV scans these documents and permanently and securely stores them in your DMV record.

You can expect to receive your N.C. REAL ID driver license or ID card by mail in 10-15 business days.

The N.C. Division of Motor Vehicles accepts the following documents to verify identity and personal information for anyone applying for an N.C. REAL ID driver license or ID card.

To prove your identity when applying for an N.C. REAL ID, present **one** of these documents listed below.

**Note: If your name has changed and does not match one of the documents below, you must provide a proof of name change, such as a marriage certificate, divorce decree or document from the courts or Register of Deeds.**

- Birth Certificate
- A certified birth certificate issued by a government agency in the United States, Puerto Rico or a U.S. territory
- A U.S. Report of Consular Birth Abroad
- Photocopies of those documents are not allowed unless they are certified by the issuing agency.
- A valid, unexpired U.S. passport
- U.S. Government Documents
- Documents issued by the U.S. Department of Homeland Security or U.S. Citizenship and Immigration Services:
- Consular Report of Birth Abroad (Form FS-240, DS-1350 or FS-545)
- Valid, unexpired Permanent Resident Card (Form I-551)
- Unexpired Employment Authorization Document (Form I-766 or I-688)
- Unexpired foreign passport with a valid, unexpired U.S. visa affixed accompanied by the I-94 Arrival/Departure Record
- Certificate of Naturalization (Form N-550 or N-570)
- Certificate of Citizenship (Form N-560 or N-561)

## REAL ID

A valid, unexpired REAL ID driver license or identification card issued from a [REAL ID-compliant state](#).

To provide proof of your Social Security number when applying for an N.C. REAL ID driver license or ID card, present **one** of these documents:

- Social Security card
- 1099 tax form
- W-2 form
- A pay stub with name and **FULL** Social Security number

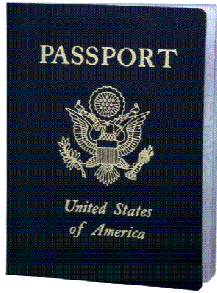
To provide proof of your residency when applying for an N.C. REAL ID driver license or ID card, present **two** of these documents:

- Any document issued by North Carolina, county, city or the federal government
- N.C. vehicle registration card or title
- N.C. voter precinct card
- Military orders/documents
- Utility bill or cable bill
- Housing lease or contract, mortgage statement, property or income tax statement
- Preprinted financial statement
- School records
- N.C. vehicle insurance policy
- Letter from homeless shelter

# What's Happening

## U.S. Passport Changes Are Coming: Here's What You Need to Know

By Shannon McMahon



Passport changes are coming, and if you plan on traveling in the near future—especially if you're among the [49 million Americans](#) whose passports will expire in the next few years—you need to know what passport changes are in store.

While it may seem easy enough to acquire or renew a passport if and when you plan a trip, the State Department says there's about to be a massive backlog of passport applications. (More on that in a minute.) Plus, passports themselves are going to change. Here's what you should know about both the expected passport application delays and the passport changes coming in the years ahead.

### U.S. Passport Changes

#### You Should Renew Your Passport Now

A decade ago, an important piece of travel legislation made American passports much more in-demand. The State Department saw an “[unprecedented surge](#)” in applications when a 2007 law enacted by the 9/11 Commission established passports as necessary for all travel to and from Canada, Mexico, and the Caribbean. Millions of travelers acquired 10-year passports that year as a result, and now they're *all* about to expire. It's safe to assume many of those passport holders will need to renew, which means that passport applications will jump significantly once again.

Concerned about wait times yet? Passport renewal already takes about six weeks, and many destinations require foreign passports to be valid for months after your trip. Factor in unknown delays, and you might have a lot less time to renew than you thought.

#### REAL ID Changes Aren't Helping

A newer federal law, the REAL ID Act, will soon enforce updates to all state-level identification in the form of security features like machine-readable data. Now people in some states that are lagging behind in the technology are realizing that their licenses might soon be invalid for air travel—even on domestic trips. That could mean a rise in passport applications as well.

Travelers using IDs issued by certain states—for example, Maine and Missouri—could be turned away at the gate starting in 2018 if their state doesn't adjust to the new standards in time. Some states are under review and have been given a deadline extension, but all licenses must comply with the standards by 2020. Frequent travelers worried that their state won't comply in time may go ahead and renew or acquire a passport instead. Find out if your state has complied or been given an extension [here](#).

#### Expect New Security Features

Like state IDs, passports will now include added technology to ensure security and decrease fraud. Catching up with many other countries, U.S. passport changes mean that new passports will include a data chip that can provide all your personal info upon scanning it onto a computer. You can also expect your new passport to be lighter—rather than the 52-page passports of the past, only 28 pages will be included unless you opt to get more.

#### Double Check Children's Passports

If you've lost track of when your own passport needs renewing and you travel with children, double-check your child's passport as well. Child passports are only valid for five years, and they're subject to more paperwork, like parental consent forms and proof of a parent-child relationship.

#### How to Renew Your Passport

You can apply for or renew a passport online through the State Department, <https://travel.state.gov/content/passports/en/passports.html> or in person, <https://iafdb.travel.state.gov/> at an eligible local agency like the post office. Make sure you follow instructions carefully and meet all the requirements, <https://travel.state.gov/content/passports/en/passports/forms.html> like the new rule against wearing glasses in your passport photo. Doing so could further delay the process.

# What's Happening



Please join us for our annual NYPD Blue Mass to honor all NYPD Police Officers on Staten Island for their bravery, courage and commitment to keep the citizens of Staten Island safe.

**Thursday, October 5, 2017**

Our Lady Star of the Sea Church  
5371 Amboy Road Staten Island NY 10312 at 6:00 pm  
NYPD Bagpipes  
Dinner to follow in Lower Church Hall

Celebrant: Most Rev. John J. O'Hara  
Auxiliary Bishop of New York  
Episcopal Vicar of Southern Manhattan & Staten Island

Pastor: Father Thomas Devery, Our Lady Star of the Sea

*We will honor and remember fellow Staten Island Officers who made the ultimate sacrifice protecting our communities.*

*Special Blessing Asking For Gods Protection of Our Officers  
Blessing of Saint Michael Medals, Patron of Police Officers*

Police Commissioner James P. O'Neill

Borough Commander: Assistant Chief Edward Delatorre



Staten Island Commands:  
120 – Deputy Inspector Joseph Simonetti  
121 – Captain Matthew C. Harrington  
122 – Deputy Inspector Ebony S. Washington  
123 – Captain Kenneth S. Noonan  
SRG5 – Captain Andrew J. Hillery  
Detective Borough Staten Island – Inspector Mark DiPaolo

Coordinators:

PO Charles Carroll, 120 Pct • Mrs. Denise Enright, Community Council 120 Pct  
Lt. Steven Jerome, Chaplains Unit, Mr. Sal Sottile, Sottile Security

**ATTENTION!!**

**9/11**

**Filing has re-opened!!**

**NOTICE TO ALL UMS**

If you participated in the WTC Rescue, Recovery and Clean-up Operations between September 11, 2001 and September 12, 2002 and **DID NOT** submit a Notice of Participation,

**DO IT TODAY!!**

Applications are located at the security desk.

\*\* Applications must be submitted to the Police Pension Fund By **September 11, 2018**\*\* For questions call 212-693-5960.

**Detectives' Endowment Association Inc.**

**1917 2017**



**100th Anniversary Celebration**

October 6th, 2017  
Cocktail Hour at 5:30 pm  
Sheraton New York Times Square Hotel  
811 Seventh Avenue  
New York, NY 10019

Tickets \$150 Per Person  
Available On Line at  
[www.Dea100yeargala.eventbrite.com](http://www.Dea100yeargala.eventbrite.com)  
or Mail check Payable to:  
The Detectives' Endowment  
Association Inc.

to:

Ideko Productions  
381 Park Avenue South  
New York, NY 10016



Special Appearance by Singer, Songwriter Lee Greenwood  
**"God Bless the USA"**

**PATROL BOROUGH BROOKLYN NORTH  
ANNUAL MEMORIAL MASS  
for  
POLICE OFFICERS**

**OUR LADY OF MT. CARMEL CHURCH  
275 NORTH 8<sup>TH</sup> STREET**



**DATE**  
WEDNESDAY, OCTOBER 11, 2017

**TIME**  
REPORT TIME: 1015  
START TIME: 1100

**PASTOR**  
MONSIGNOR JAMIE GIGANTIELLO

**DEPARTMENT CHAPLAINS**  
A.C. CHAPLAIN ROBERT J. ROMANO  
D.C. CHAPLAIN DAVID L. CASSATO  
REV. DR. BARBARA Y. WILLIAMS-HARRIS

# THIS AND THAT



## NYC Police Pension Fund Information

### **PENSION ALERT**

#### **Notice to ADR retirees residing in Florida and South Carolina**

The Police Pension Fund has been made aware of recent changes to property tax laws for members retired for Accident Disability living in Florida and South Carolina. You can find a link to a pension certification request form below. Please indicate in writing (on the form or attached to it) that this request is for property tax purposes. Once completed and notarized, you may forward the form to the Police Pension Fund's office, 233 Broadway 25<sup>th</sup> Floor New York, New York 10279 to the attention of Pension Payroll OR you may fax it to the contact number provided on the form. All requests sent to the Police Pension Fund MUST be notarized.

Please be advised that the Police Pension Fund is prohibited from providing legal, financial, or tax advice. For a copy of a pension certification request form please click here: [http://www.nyc.gov/html/nycppf/downloads/pdf/form\\_award\\_letter.pdf](http://www.nyc.gov/html/nycppf/downloads/pdf/form_award_letter.pdf)

#### **Notice to retired members of Emergency Services Unit**

The NYPD Office of the Supervising Chief Surgeon is endeavoring to locate retired members of the Emergency Services Unit that participated in both the 2002 and 2007 pulmonary function studies. Each and every participant is important! The greater the number of participants the stronger the results. Even if you are followed elsewhere it is important to participate. Participating members that are available for taking part in a further pulmonary function study are asked to contact the Office of the Supervising Chief Surgeon at 718 760-7626/27 Monday-Friday from 0900-1600 hrs.

#### **World Trade Center Notice of Participation**

Governor Cuomo signed into law Chapter 326 of the Laws of 2016 on September 11, 2016. **This law extends the Notice of Participation filing deadline to September 11, 2018 for all members** to file a sworn statement indicating participation in the Rescue, Recovery, and Clean-up Operations.

Members who are in possession of verifying information are also encouraged to submit copies of such documentation to the Fund to be imaged into the member's file.

To file a Notice of Participation, please download the form here: [http://www.nyc.gov/html/nycppf/downloads/pdf/wtc\\_notice\\_of\\_participation\\_201609.pdf](http://www.nyc.gov/html/nycppf/downloads/pdf/wtc_notice_of_participation_201609.pdf), complete the form and have your signature notarized. Notices must be received by the Fund by September 11, 2018. Please mail your completed Notice of Participation to the Police Pension Fund, to the attention of Calendar Prep, at 233 Broadway, 25<sup>th</sup> Floor, New York, New York 10279.

To check if the Fund has a Notice of Participation on file, please click here: [http://www.nyc.gov/html/nycppf/html/wtc\\_information/wtc\\_information.shtml](http://www.nyc.gov/html/nycppf/html/wtc_information/wtc_information.shtml) and search for your tax identification number.

#### **Notice to Members with pre-membership military service**

Please be advised that on May 31, 2016 Governor Cuomo signed into law **Chapter 41 of the Laws of 2016 which amends New York State Retirement and Social Security Law ("RSSL")**

**York State Retirement and Social Security Law ("RSSL") §1000.** Chapter 41 removes the specified periods of time, medal requirements, and theaters of operation in which military service would have to have been rendered for a service purchase. Prospectively, members need only have been honorably discharged from the military to be eligible to purchase pre-membership service credit pursuant to RSSL §1000. **This law is not retroactive and does not permit retired members to purchase service credit.**

For further information, click here: [http://www.nyc.gov/html/nycppf/html/legal\\_information/notice-to-members.shtml](http://www.nyc.gov/html/nycppf/html/legal_information/notice-to-members.shtml)

#### **NYPD Cancer Study**

Recently, the eagerly awaited NYPD Medical Division's 20-year review of cancer within the Department, was published comparing the periods before and after the 9/11/01 WTC disaster. Our team of co-authors include highly regarded cancer and radiation epidemiologists and bio-statisticians from the Weill-Cornell Medical College and Columbia University/NY-Presbyterian Medical Center and its Mailman School of Public Health. To read the document click here: [http://www.nyc.gov/html/nycppf/downloads/pdf/cancer\\_study\\_for\\_ppf.PDF](http://www.nyc.gov/html/nycppf/downloads/pdf/cancer_study_for_ppf.PDF)

#### **Tier 3 Shortages**

Tier 3 members may have noticed a shortage on their annual statement. While there are several ways to incur a shortage, a majority of members will see a shortage because the Fund is usually unable to capture contributions from the first paycheck. In April, the Fund will be auto-enrolling all Tier 3 members with a shortage of \$20 or more in bi-weekly payroll deductions to remedy the shortage. Any member with a shortage may elect to make a lump sum payment by check or money order in lieu of salary deductions. Questions may be directed to Membership Services at (212) 693-5850.

# THIS AND THAT



New York City  
Police Pension Fund



## Pension Payroll Dates

### Yearly Calendar

January 2017 - December 2017

#### January 2017 1

| S  | M  | T  | W  | Th | F  | Sa |
|----|----|----|----|----|----|----|
| 1  | 2  | 3  | 4  | 5  | 6  | 7  |
| 8  | 9  | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 |    |    |    |    |

#### February 2017 2

| S  | M  | T  | W  | Th | F  | Sa |
|----|----|----|----|----|----|----|
|    |    |    | 1  | 2  | 3  | 4  |
| 5  | 6  | 7  | 8  | 9  | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 |    |    |    |    |

#### March 2017 3

| S  | M  | T  | W  | Th | F  | Sa |
|----|----|----|----|----|----|----|
|    |    |    | 1  | 2  | 3  | 4  |
| 5  | 6  | 7  | 8  | 9  | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 |    |

#### April 2017 4

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| 2  | 3  | 4  | 5  | 6  | 7  | 8  |
| 9  | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 |    |    |    |    |    |    |

#### May 2017 5

| S  | M  | T  | W  | Th | F  | Sa |
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|    | 1  | 2  | 3  | 4  | 5  | 6  |
| 7  | 8  | 9  | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 |    |    |    |

#### June 2017 6

| S  | M  | T  | W  | Th | F  | Sa |
|----|----|----|----|----|----|----|
|    |    |    |    | 1  | 2  | 3  |
| 4  | 5  | 6  | 7  | 8  | 9  | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 |    |

#### July 2017 7

| S  | M  | T  | W  | Th | F  | Sa |
|----|----|----|----|----|----|----|
|    |    |    |    |    |    | 1  |
| 2  | 3  | 4  | 5  | 6  | 7  | 8  |
| 9  | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 |    |    |    |    |    |

#### August 2017 8

| S  | M  | T  | W  | Th | F  | Sa |
|----|----|----|----|----|----|----|
|    |    | 1  | 2  | 3  | 4  | 5  |
| 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 |    |    |

#### September 2017 9

| S  | M  | T  | W  | Th | F  | Sa |
|----|----|----|----|----|----|----|
|    |    |    |    |    | 1  | 2  |
| 3  | 4  | 5  | 6  | 7  | 8  | 9  |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

#### October 2017 10

| S  | M  | T  | W  | Th | F  | Sa |
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| 1  | 2  | 3  | 4  | 5  | 6  | 7  |
| 8  | 9  | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 |    |    |    |    |

#### November 2017 11

| S  | M  | T  | W  | Th | F  | Sa |
|----|----|----|----|----|----|----|
|    |    |    | 1  | 2  | 3  | 4  |
| 5  | 6  | 7  | 8  | 9  | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 |    |    |

#### December 2017 12

| S  | M  | T  | W  | Th | F  | Sa |
|----|----|----|----|----|----|----|
|    |    |    |    |    | 1  | 2  |
| 3  | 4  | 5  | 6  | 7  | 8  | 9  |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 |    |    |    |    |    |    |

Note: The Police Pension Fund allows retirees to receive pension payments by way of an Electronic Funds Transfer (EFT). EFT transfers are governed by The Electronic Fund Transfers Act (15 United States Code §§ 1693 et seq.), and the rules of the National Automated Clearing House Association (NACHA). The Automated Clearing House (ACH) is the primary system used by most agencies to make EFT payments. The payment date of all pension payments from the Fund is the last day of the month. In accordance with EFT laws and rules, the Fund initiates the transfer of pension payments two business days prior to the last day of the month, for the deposit to take effect on the last day of the month. EFT funds will only clear on a business day, i.e., not a legal banking holiday or a Sunday. ACH regulations provide that where an EFT does not occur on a business day, the transfer will post on the following business day. Therefore, if the last day of the month falls on a Sunday, your retirement allowance will post to your account the next day, Monday the 1st of the month. If the funds are not released in your account beyond the next business day, please consult your individual bank for information on its hold policies.

# THIS AND THAT

## **IF A MEMBER DIES - INFORMATION TO THE SURVIVING SPOUSE OR FAMILY**

(Hopefully Not Needed For A Long Time)

Too often spouses and families are left in a quandary upon the death of a loved one. Few situations in life are more stressful than when a spouse passes. All too often we have a difficult time focusing on the issues at hand and need guidance to get the deceased affairs in order. The following is a general guide for the widow(er) or the deceased's family regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

### **I. PREPARATIONS BEFOREHAND**

- **GATHER ASSETS** - This doesn't mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information is needed for probate. It's also essential for filing federal and state estate tax returns, if required.
- **REVIEW IRAs** - If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.
- **GET GOOD ADVICE** - and get it now. The money you pay to attorneys and other advisers to resolve issues NOW can be much lower than if you deal with problems AFTER a person's death.
- In case of couples, usually most of the property is held in joint names and the survivor obtains same "by operation of law". However, there may be some items which were held in the name of the deceased only, and in that case it would be necessary to go to Probate Court to transfer ownership of that property, unless listed in a trust.
- **GET ORGANIZED NOW** - When someone dies, one of the big problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know before the death occurs where to find the following documents and information. (This is just a partial list)
  1. Will
  2. Living Will
  3. Trust
  4. Deeds (if any).
  5. Safe-deposit boxes (location of boxes, contents and keys).
  6. Life insurance policies.
  7. Funeral and burial instructions.
  8. Names and addresses of creditors and debtors.
  9. List of assets and where they are located.
  10. List of all advisers (attorney, accountant, insurance agent, stockbroker, etc.).

### **II. STEPS TO BE TAKEN AFTER DEATH - Notifications to be made:**

1. NYC Police Pension Fund (either in writing or by telephone)  
233 Broadway, 25th Floor  
New York, New York 10279  
Attention: Retiree Death Benefits Unit  
Telephone  [\(212\) 693-5607](tel:(212)693-5607)/5919

Contact the appropriate Union for a possible existing life insurance policy and also for continuation of optional benefits, if qualified.

- Police Officers - Patrolmen's Benevolent Association (PBA) at  [\(212\) 233-5531](tel:(212)233-5531)
- Detectives - Detectives' Endowment Association (DEA) at  [\(212\) 587-9120](tel:(212)587-9120)
- Sergeants - Sergeant's Benevolent Association (SBA) at  [\(212\) 431-6555](tel:(212)431-6555)
- Lieutenants and above - Superior Officers Council (SOC) at  [\(212\) 964-7500](tel:(212)964-7500)

2. Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006  [\(212\) 513-0470](tel:(212)513-0470).

3. Contact the NYPD Operations Unit located at One Police Plaza at  [\(646\) 610-5580](tel:(646)610-5580), for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.

4. Contact Social Security:  [\(800\) 772-1213](tel:(800)772-1213) (Funeral Director will usually do this for you).

5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

# THIS AND THAT

6. If a veteran, notify the Veterans Administration at [\(800\) 827-1000](tel:800-827-1000) for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you).  
If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.
7. Notify your Church or Temple for announcements.  
(Funeral Director will usually do this for you).
8. Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36 months. New York State in 2001 amended the Administrative Code to continue Health Care Coverage for Surviving Spouses for Life (Download Information Regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though high, is cheaper than the non group rate.  
Call: NYC Employee Benefits [\(212\) 513-0470](tel:212-513-0470)

## THIS INFORMATION PERTAINS TO COBRA

### Police Officers & Firefighter surviving spouses are to follow this procedure

Attach a machine copy of the death certificate to a request for an application for COBRA FOR LIFE and send it to:

Retired Employees Benefits Section  
Att: Linda Harris (**Cobra for Life**)  
40 – Rector Street – 3<sup>rd</sup> Floor  
New York, NY 10006

They will send the surviving spouse a pre-numbered application allowing the spouse to continue the health coverage the member had at a cost equal to 102% of what the City pays, which includes administrative fees. This is fairly reasonable. Applying for this must be done within 30 days. Benefits are retroactive if the surviving spouse requires medical attention during this interim period.

At this time if a member and spouse are of Medicare age, and reside in an area covered by Aetna, I would strongly recommend they choose that plan over GHI/EBC/CBP.

Also, they would need to consider the respective union plans as those plans would only be available for 36 months, and whether the health plan rider would be a better choice.

## THINGS YOU WILL NEED

**DEATH CERTIFICATES** - Death Certificates are necessary in every step to the successful administration of a decedent's estate. (Usually Funeral will obtain certificates as part of his service at current cost). They are usually needed for:

- Pension Bureau
- Veterans Administration (if a veteran)
- Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy.
- Court (If probate is needed).
- Your State Department of Revenue to obtain non-tax certificate if real property is involved.
- Bank accounts held in Trust for another 1 for each account if property held in a Trust.
- Personal Records.

Note: If estate is probated, some of the above will take a Letter Testamentary instead of a Death Certificate.

## **MARRIAGE CERTIFICATE (With Official Raised Seal):**

Social Security, (not necessary if surviving spouse already receiving benefits)  
Veterans Administration, if a veteran.

## **LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:**

Motor Vehicle Bureau, if auto is in the deceased's name.  
One for each bank account  
Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

## **DISCHARGE PAPERS: DD 214 - (Original needed)**

Social Security, if spouse was not already receiving benefits. Remember that service time counts toward qualification. They will Photostat.  
Veterans Administration, if a veteran

## **PAID FUNERAL BILLS:**

1 copy for Pension Bureau  
1 copy for Probate Court  
1 copy for IRS, if taxable estate.



# THIS AND THAT

## OTHER THINGS THAT MAY APPLY (usually after burial)

Cancel any leases. (If your parent or loved one rented a home, cancel the lease after clearing out the furnishings)  
Inform insurance companies.

File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (this is a statement about the life insurance that must be filed with the estate tax return).

Make sure the car insurance company continues to cover the person's car until it's sold or transferred to a beneficiary.

Make sure the homeowners policy continues to provide adequate coverage for the person's things until removed from the home.

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

Have airlines to transfer frequent-flier miles to the primary beneficiary. (Each airline has different policy concerning this issue. Check with carrier about rules)

Consideration should also be given to making pre-death funeral arrangements. This provision, no matter how painful, should be discussed by couples and by parents with their families. Too often, spouse and children spend much too much money on a funeral and do so without really knowing what were the deceased's wishes in this regard (Place of burial, Cremation, etc.)

Consideration should also be given to having a "Family Durable Power of Attorney" (Someone to take over your finances if you become incapacitated or incompetent)

There are no words of comfort at such a difficult time, however, if you have all the necessary information at the ready it will expedite any claim that is pending, make the process run smoothly, and your stress level can be minimized.

Attached is a List of Phone Numbers that you can print out and put with your important papers.

|                         |   |
|-------------------------|---|
| Operations Desk         | <a href="tel:646-610-5580">646-610-5580</a> |
| NYCPD General Info      | <a href="tel:646-610-5000">646-610-5000</a> |
| Pension Section         | <a href="tel:866-692-7733">866-692-7733</a> |
| I D Card Section        | <a href="tel:646-610-5150">646-610-5150</a> |
| Employee Benefits       | <a href="tel:212-513-0470">212-513-0470</a> |
| PBA Health & Welfare    | <a href="tel:212-349-7560">212-349-7560</a> |
| PBA Caremark Drug Plan  | <a href="tel:877-722-7911">877-722-7911</a> |
| PBA Satellite           | <a href="tel:954-977-3880">954-977-3880</a> |
| DEA                     | <a href="tel:212-587-9120">212-587-9120</a> |
| SBA                     | <a href="tel:212-226-2180">212-226-2180</a> |
| SBA Health & Welfare    | <a href="tel:212-431-6555">212-431-6555</a> |
| RSA                     | <a href="tel:516-564-1861">516-564-1861</a> |
| LBA-SOC                 | <a href="tel:212-964-7500">212-964-7500</a> |
| GHI                     | <a href="tel:800-358-5500">800-358-5500</a> |
| Empire Blue Cross       | <a href="tel:800-433-9592">800-433-9592</a> |
| Medicare Re-Imbursement | <a href="tel:212-513-0470">212-513-0470</a> |
| Medicare                | <a href="tel:800-633-4227">800-633-4227</a> |
| Social Security         | <a href="tel:800-772-1213">800-772-1213</a> |
| Social Security-TTY #   | <a href="tel:800-325-0778">800-325-0778</a> |

## COBRA INFO FOR SURVIVING SPOUSE

<http://www1.nyc.gov/site/olr/health/retiree/health-retiree-cobra.page>

### COBRA health benefits for surviving spouses.

- 1 Google - Health Benefits NYC
- 2 Click on Health Benefits
- 3 You will be on NYC Office of Labor Relations site
- 4 Click on RETIREE at top
- 5 Then on left side click on FORMS AND DOWNLOADS
- 6 Then click on COBRA FORM NOTICE OF RIGHTS AND COBRA
- 7 This form has all the info needed and also where to mail form to.
- 8 This is Cobra for life for the surviving spouse.

# THIS AND THAT

North Carolina Concealed Handgun Chart – Prohibited Carry Areas

| Carry Area  | Individuals Authorized Pursuant to **GS 14-269(b) | Out-of-State Officer HR 218   | Concealed Carry Handgun Permittee GS 14-415.10                              | Out-of-State Reciprocal Concealed Carry Handgun                             |
|---|---|---|---|---|
| Educational Property  | YES   | YES--If Secured in Vehicle Unless Private Educational Property is Posted. | YES -- If Secured in Vehicle Unless Private Educational Property is Posted. | YES -- If Secured in Vehicle Unless Private Educational Property is Posted. |
| Where Alcoholic Beverages are sold and consumed   | YES   | YES--Unless Posted  | YES -- Unless Posted  | YES -- Unless Posted  |
| Certain State Property & Courthouses (This does not address Legislative office properties.) | YES   | YES-- If Secured in Vehicle   | YES -- If Secured in Vehicle  | YES -- If Secured in Vehicle  |
| Parades or Funeral Processions  | YES   | YES -- Unless Posted  | YES -- Unless Posted  | YES -- Unless Posted  |
| Picket lines, Private Health Care Facilities  | YES   | NO  | NO  | NO  |
| Posted Property   | <b>see note below</b>                             | NO  | NO  | NO  |
| Law Enforcement or Correctional Facility  | YES   | NO  | NO  | NO  |
| Federal Property  | <b>NO</b>   | <b>NO</b>   | <b>NO</b>   | <b>NO</b>   |
| While consuming alcohol or while alcohol or controlled substance is in the blood            | <b>NO</b>   | <b>NO</b>   | <b>NO</b>   | <b>NO</b>   |
| Assembly where admission is charged   | YES   | YES--Unless Posted  | YES -- Unless Posted  | YES -- Unless Posted  |
| State owned rest area   | YES   | YES   | YES   | YES   |
| Posted local government recreational facilities   | YES   | <b>NO</b>   | <b>NO</b>   | <b>NO</b>   |

[\\*\\*http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter\\_14/GS\\_14-269.html](http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_14/GS_14-269.html)

A "yes" in the block indicates the person in that category can carry in the establishment listed.

A "no" in the block indicates the person in that category cannot carry in the establishment listed.

**NOTE:** While carrying in this area may not be in violation of our concealed carry statutes, it may constitute a trespass violation in certain circumstances.

**Effective Date:** August 18, 2014



On-line manual for every gun on earth. Fantastic resource to have. <http://stevespages.com/page7b.htm>

# THIS AND THAT

Members should be aware that the Social Security Administration stopped sending earnings and future benefits statements several years ago. This and other information is available online at [www.socialsecurity.gov](http://www.socialsecurity.gov)

After answering some security questions and setting up a secure account most participants will be able to access their information like earnings and what is their retirement age for full social security. For persons born 1943 to 1954 the full social security retirement age is 66. For those born after that your full social security age is available on page 2 of the statement available on line. More info in the attached newsletter. More info and other useful websites are also in the newsletter.



## Thinking of retiring?

[www.socialsecurity.gov](http://www.socialsecurity.gov)

### Some things to consider

Retirement can have more than one meaning these days. It can mean that you have applied for Social Security retirement benefits or that you are no longer working. Or it can mean that you have chosen to receive Social Security while still working, either full or part-time. All of these choices are available to you. Your retirement decisions can have very real effects on your ability to maintain a comfortable retirement.

If you retire early, you may not have enough income to enjoy the years ahead of you. Likewise, if you retire late, you'll have a larger income, but fewer years to enjoy it. Everyone needs to try to find the right balance, based on his or her own circumstances.

We hope the following information will help you as you plan for your future retirement and consider your retirement options.

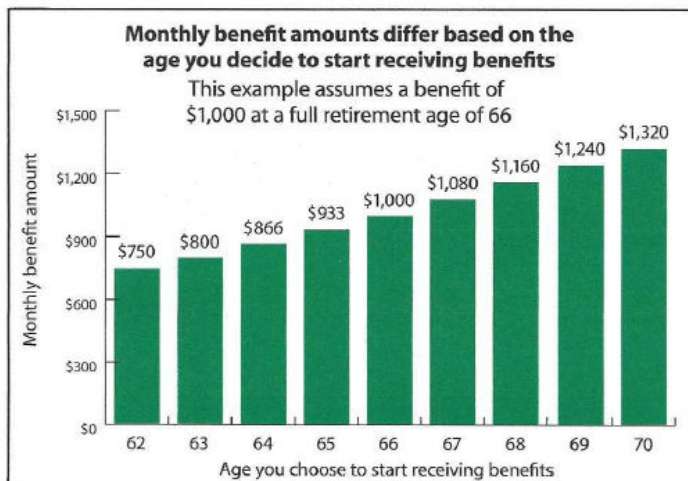
### Avoid a Medicare Penalty Sign Up at Age 65

Even if you don't plan to receive monthly benefits, be sure to sign up for Medicare *three months before* turning age 65. If you don't sign up for Medicare Part B (medical insurance) when you're first eligible, your coverage may not start right away and you may have to pay a late enrollment penalty for as long as you have it. You can apply online. Visit [www.socialsecurity.gov/medicareonly](http://www.socialsecurity.gov/medicareonly) for information and to apply.

### What is the best option for you?

Everyone's situation is different. That is why Social Security has created several retirement planners to help you decide what would be best for you and your family. Social Security has an online calculator that can provide immediate and accurate retirement benefit estimates to help you plan for your retirement.

The online Retirement Estimator is a convenient, secure, and quick financial planning tool. It uses your own earnings record information, thereby eliminating any need to manually key in years of earnings information. The estimator also will let you create "what if" scenarios. You can, for example, change your "stop work" date or expected future earnings to create and compare different retirement options. To use the Retirement Estimator, go to our website at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).



There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

- The typical 65-year-old today will live to age 83;
- One in four 65-year-olds will live to age 90; and
- One in ten 65-year-olds will live to age 95.

Once you decide on the best age for you to actually retire, remember to complete your application *three months before* the month in which you want retirement benefits to begin.

### It's so easy to apply online for benefits

The easiest way to apply for Social Security retirement benefits is to go online at [www.socialsecurity.gov/applyforbenefits](http://www.socialsecurity.gov/applyforbenefits). If you do not have access to the Internet, you can call 1-800-772-1213 (TTY number, 1-800-325-0778) between 7 a.m. and 7 p.m., Monday through Friday, to apply by phone. You also can apply at any Social Security office. To avoid having to wait, call first to make an appointment.

## Receiving benefits while you work

When you reach your full retirement age, you can work and earn as much as you want and still receive your full Social Security benefit payment. If you are younger than full retirement age and if your earnings exceed certain dollar amounts, some of your benefit payments during the year will be withheld.

This does not mean you must try to limit your earnings. If we withhold some of your benefits because you continue to work, we will pay you a higher monthly benefit amount when you reach your full retirement age. In other words, if you would like to work and earn more than the exempt amount, you should know that it will not, on average, reduce the total value of lifetime benefits you receive from Social Security—and may actually increase them.

Here is how this works: after you reach full retirement age, we will recalculate your benefit amount to give you credit for any months in which you did not receive some benefit because of your earnings. In addition, as long as you continue to work, we will check your record every year to see whether the additional earnings will increase your monthly benefit.

Many people can continue to work and still receive retirement benefits. If you want more information on how earnings affect your retirement benefits, ask for *How Work Affects Your Benefits* (Publication No. 05-10069), which has current annual and monthly earnings limits, and is available on our website.

## Retirement age considerations

### Full retirement age

For persons born during the years 1943-1954, the full retirement age is 66. If you were not born in this period, you can find your full retirement age on page 2 of your *Social Security Statement*.

### Retiring early

If you've earned 40 credits (credits are explained on page 2 of your *Statement*), you can start receiving Social Security benefits at 62 or at any month between 62 and full retirement age. However, your benefits will be reduced based on the number of months you receive benefits before you reach full retirement age.

If your full retirement age is 66, benefits will be reduced:  
 25 percent at age 62;  
 20 percent at age 63;  
 13½ percent at age 64; or  
 6⅔ percent at age 65.

### Delaying retirement

You may decide to wait beyond your full retirement age before choosing to receive benefits. If

so, your benefit will be increased by a certain percentage for each month you don't receive benefits between your full retirement age and age 70. This table shows the rate your benefits increase if you delay retiring.

| Year of birth | Yearly increase rate |
|---------------|----------------------|
| 1941 - 1942   | 7.5%                 |
| 1943 or later | 8.0%                 |

### Rules that may affect your survivor

If you are married and die before your spouse, he or she may be eligible for a benefit based on your work record. If you start benefits before your full retirement age, we cannot pay your surviving spouse a full benefit from your record. Also, if you wait until after your full retirement age to begin benefits, the surviving spouse benefits based on your record will be higher.

## Need more information?

You can find answers to frequently asked questions about Social Security, learn about factors that could affect your benefits, and much more by visiting Social Security online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

If you do not have access to the Internet, you can get information about Social Security by calling **1-800-772-1213 (1-800-325-0778** for the deaf or hard of hearing) or by visiting a local Social Security office.

## Other useful websites

[www.mymoney.gov](http://www.mymoney.gov)

This website contains calculators for financial planning and information on money-related matters, such as retirement planning and starting a small business.

[www.dol.gov/ebsa/pdf/nearretirement.pdf](http://www.dol.gov/ebsa/pdf/nearretirement.pdf)

Have you determined how much money you will need in retirement? There are many tools available to help you, such as the *Taking the Mystery Out of Retirement Planning Workbook* available at this link.

[www.sec.gov/investor/seniors.shtml](http://www.sec.gov/investor/seniors.shtml)

Are you looking for information about the investment options available to you as you enter retirement? The Securities and Exchange Commission has a wealth of information on different investment products and topics available at this website.

[www.usa.gov/topics/seniors.shtml](http://www.usa.gov/topics/seniors.shtml)

This website has a variety of resources for seniors on topics including retirement planning, housing, and health.



Social Security Administration  
 SSA Publication No. 05-10054  
 May 2015 (Destroy prior editions)

# THIS AND THAT

## PENSION NEWS

As you all know, our pension benefits are protected by the NYS Constitution. It provides that our pension benefits cannot be diminished. This protection can only be changed or removed by changing the State Constitution. This occurs when the Constitution is opened for review and change by a Constitutional Convention. Every 20 years the Constitution requires that a referendum to propose a Constitutional Convention be put on the ballot for the voters. As per this requirement it will be on the ballot on **NOVEMBER 7, 2017!**

If it passes, three delegates per State Senate district and 15 at-large delegates (204 total) would be elected at the following general election in November 2018.

Delegates can include members of the legislature or other elected officials, as well as political party leaders-and they can hold (and collect salaries for) both positions.

The convention would then meet in Albany throughout 2019 for an unspecified duration. After which they would publish its suggested amendments. Any proposed changes are then submitted to voters for approval, separately or as a group, for another public referendum no sooner than six weeks after the convention adjourns.

They can propose changes to benefits, policies, or anything else protected by the Constitution. We **MUST VOTE AGAINST** the referendum when it comes due on the ballot!!! There could be **ANY** changes made to our pensions, benefits, rules or anything else affecting active and retired MOS. Fortunately, past referendums have been defeated. However, funding provisions for Catholic Schools was removed many years ago leading to the closing of many, **SO IT COULD HAPPEN TO US TOO!!!** In light of the anti-pension mindset of many, this referendum **MUST BE DEFEATED!!!** Ask **EVERY** registered **NYS voter you know to VOTE NO!!!** (Also be mindful of who you pull the lever for in all upcoming elections, he/she may end up on the Convention--find out their stance on pension benefits!)

## Important Telephone Numbers

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

NYC Pension Website: [www.nyc.gov/html/nycppf/home.html](http://www.nyc.gov/html/nycppf/home.html)

Medicare Website: <http://www.medicare.gov>

Social Security Website: [WWW.SSA.GOV](http://WWW.SSA.GOV)

Veterans Admin. Website: [www.va.gov](http://www.va.gov)



# THIS AND THAT

## BENEVOLENT ASSOCIATIONS

Patrolmen's Benevolent Association - <http://www.nycpba.org/>  
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.policessupport.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 U.S. 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/>

## 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

17 OCTOBER 1923

POLICE DEPT. ORDERS

Police Commissioner Richard E. ENRIGHT yesterday issued these orders affecting Brooklyn and Queens members of the Police Dept.

Patrolmen pensioned on Police Surgeons' certificate:

Edward LOUGHLIN, Snyder Ave station, \$1140 per annum.

Richard M. McKENNA, Greenpoint station, \$580 per annum.

John CLANCY, Greenpoint station, \$1140 per annum.

Michael J. BRENNAN, Newtown station, \$710 per annum.

Leaves with pay:

Deputy Inspector John KELLY, of the 13th Inspection district, Queens, for 2 days, from Oct 17, to be deducted from vacation.

Sick Leave Granted:

Patrolman Alexander C. RUSSELL, of the Classon Ave station, for 60 days from Oct 13.

Fined on Charges:

Patrolmen John P. KENNEDY, Fort Hamilton Station, Aug 2, absent from out-going roll call, two days.

Charles MARTENS, Sheepshead Bay station, July 26, loitering and in conversation with patrolman, 1 day.

Charles MEISENZAHN, Brooklyn Ave. station, August, failed to promptly return to precinct from court, 2 days.

Sidney B. WALKER, Snyder Ave station, Aug 6, absent from post, 2 days.

Morris SCULLY, Snyder Ave station, Aug 16, absent from reserve duty, 2 days.

John GILROY, Atlantic Ave. station, July 27, absent from post, 2 days.

George FERGUSON, Poplar St. station, July 23, absent from reserve duty, one day.

John SAYWELL, Poplar St. station. July 5, absent from inspection of uniforms and equipment, 1 day, July 23, absent from reserve duty, 1 day.

Louis H. MEERBOTT, Ralph Ave station, July 18, improper patrol, 2 days.

John C. PFAU, Wilson Ave. station, May 28, failed to be properly uniformed, 1 day, May 28, made false statement to captain, 3 days.

Frank A. SHEA, Wilson Ave station, Aug 13, wore collar of coat unhooked, one-half day.

James McAVOY, Lee Ave. station, June 22, improper patrol, left post without permission, 5 days.

Leo J. NADOLSKI, Bushwick Ave., Aug 7, absent from post, 2 days.

Herman W. TORRENCE, Bushwick Ave station, July 23, absent from outgoing roll call, 1 day.

Michael J. GEOGHAN, Bedford Ave station, June 1, absent from special reserve duty, 1 day.

Anthony P. SPINNINGER, Bedford Ave. station, Aug 14, absent from post, signaled from wrong box, 2 days.

# NOSTALGIA

## POLICE-MEN NEWS

Continued).....

17 OCTOBER 1923

POLICE DEPT. ORDERS

Fined on Charges:

Christian FRITZGER, Herbert St station, Aug 15, absent from post, 2 days.  
Daniel A. WALSH, Greenpoint station, Aug 8, improper patrol, 1 day.

Mark McTIGUE, Flushing station, Aug 6, removed dept bicycle from precinct without permission, 1 day.

Henry W.O. ROENICH, Flushing station, Aug 5, failed to take motorcycle from precinct garage to street before starting motor, 1 day.

William A. GORDON, Glendale station, Aug 8, Glendale station, Aug 8, absent from reserve duty, 2 days.

George ROSCHER, Richmond Hill station, absent from post, seated in garage, hat and coat off, apparently asleep, 5 days.

Suspended Without Pay

Patrolmen Frank MULLANEY, Classon Ave station

Edward TRACY, Wilson Ave station

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Mounted Division's Largest Stable and Mounted Facility

By *Ret. Sergeant Michael Bosak*

**On August 1st, 1905 when the NYPD reached what would be its peak of 705 horses assigned to performed police duties, the department opened what would be its largest stable and horse training facility ever.**

**Located at Richardson Ave. and E. 241 St. - within the confines of the 47 Precinct - the stables housed a total of 45 horses. and took up an entire city block.**



(Continued next page)



# NOSTALGIA



Most of the horses stabled there were recently purchased for patrol duties. Others housed there had become injured or sick and were in need of medical care. For this the department employed four (4) full time veterinarians to take care of the horses' medical needs.

Mounted consisted of two divisions or services: the "The Saddle Service" and the "Wagon Service."

All horses purchased by the department had to be bays with black manes and tails, between five and seven years of age, sixteen hands high, and weighed a minimum of 1,100 pounds. The horses had to have short backs for strength, strong limbs, and even tempers.

The training period usually consisted of 10 days, but sometimes could last as long as thirty. At the end of the ten days or month the horse would be assigned to a precinct, where he would become part of that precinct's mounted squad or detail.

Most NYPD horses would only last approximately 5 years working in the Saddle Service. However, a few would last for as long as 10 or 12 years. The length of the service a horse gave depended to some extent on the rider. Some mounted patrolmen were harder on their horses than others.

Horses were assigned to one patrolman, and only that one patrolman rode and cared for that one horse. He was responsible for the total care of that horse, including the feeding, exercising and grooming of that horse on a daily basis.

The patrolman got transferred, the horse went with him and vice versa. For that a 'Mounted Patrolman' was paid more than 'Bicycle Patrolmen' and just plain old "foot" patrolmen.

**NOTE:** Both 'Mounted' and 'Bicycle' patrolmen were a distinct rank on the NYPD. A mounted patrolman's annual salary was approximately 30 percent more than a plain old patrolman's salary.

When the horse could no longer be used for patrol duty, in most cases that horse would then be assigned to the "Wagon Service." The rider and his horse would then be separated.

The stronger horses would be assigned to pulling a patrol wagon and the weaker horses to pulling a "captain's buggy." When the horse could no longer serve the department, the animal was auctioned off.

With the coming of the automobile and the downsizing of the number of horses used by the department, the training stables located at Richardson Ave. and East 241 Street were closed on August 1st, 1908, and the training of horses was moved to a smaller stable at Jamaica Road and Hempstead Turnpike in Queens.





**Membership Meeting Minutes  
September 12, 2017**

President Harvey Katowitz called the meeting to order at 6:50pm with the Pledge of Allegiance. There were 91 members, 05 new members and 11 guests present.

This was followed by the invocation, by Bob Fee.

**Introduction of Guest(s):**

- FOP Lodge 9 President Mark Michalek
- Trish Norkett, mother of CMPD hero John Burnette who was shot and killed with partner Anthony Nobles on Oct. 5, 1993.
- Charlotte City Council at Large member Claire Green Fallon
- Charlotte City Council at Large candidate John Powell
- Dr. Richard Graham

This was followed by our 9/11 Memorial Ceremony.

After a short recess the meeting was called back to order at 7:40pm with the reading of the names and circumstances of death of the 19 law enforcement officer who died in the line of duty since last month's membership meeting.

There was a moment of silence for these officers and our service men and woman 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: Bob Fee  
Trustee: Brenda Jordan  
Trustee: Bernard Roe  
Trustee: John Sabato  
Historian: Kevin Gribbon  
Chaplain: Donald Sanchez - Excused

**Review of August Minutes:** A motion to waive the reading of the minutes was made by Rob Hart and was seconded by Jim Rochford. The motion passed.

**Sickness & Distress:**

- Henry Courtlandt's mother passed away yesterday.
- Paul Johnson was released from CMC Main Hospital today.
- Gary McDonald is recovering from a head injury and fracture vertebrae in his back.
- Jay Garbus had brain surgery.

**Communications & Bills**

- The FOP Ladies Auxiliary will be hosting a Poker Night fundraiser for the Auxiliary and Easter Seals. Saturday Sept. 23 5pm. \$20 buy in, register at the bar.
- Congratulations to Frank & Karen DeMasi on the birth of their grandson Luca John DeMasi

**Report of Officers**

President.

- The club pledged \$500 to a relief fund for officers in Texas who have lost their homes as a result of hurricane Harvey.

Vice President: Nothing to report

Treasurer: Harvey reported the following for Ben:  
As of August 31, 2017

|                               |                   |              |
|-------------------------------|-------------------|--------------|
| <b>Beginning Balance</b>      |                   | \$24,790.36  |
| Cleared Transactions          |                   |              |
| Checks and Payments           | \$ -539.07        |              |
| Deposits and Credits          | <u>\$3,437.00</u> |              |
| Total of Cleared Transactions | \$2,897.93        |              |
| <b>Cleared Balance</b>        |                   | \$27,688.29  |
| Uncleared transactions (5)    |                   | \$ -1,750.00 |
| <b>Register Balance</b>       |                   | \$25,938.29  |

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

Secretary: There were 91 Members; 11 Guests and 05 new Members present at tonight's meeting

Trustees:

- Bob Fee: Nothing to report
- Brenda Jordan: Brenda requested volunteers for the honor guard..
- Bernard Roe: Nothing to report
- John Sabato: reported progress on the golf outing.

Sgt. at Arms: Nothing to report

Historian: Nothing to report

**Committee Reports:**

- Social: Our After Holiday Dinner party will be on Jan 20, 2018.
- Membership: 381 members
- Honor Guard: Nothing to report.
- immy LaRossa Memorial Golf Tournament: Oct. 2. At the Ballantyne Golf Club.

**Old Business:** None

**New Business:**

- Harvey read the following proposed bylaws addition to the members. It will be voted on at our October membership meeting.

ARTICLE IV

NOMINATIONS AND ELECTIONS

Section 1-B. **The president shall appoint a Club Historian, who will be part of the Board of Directors and whose term will be concurrent with the term of president.**

ARTICLE VIII

DUTIES OF OFFICERS

Historian

**The historian shall take photos at club meetings and functions and maintain a historical record of the notable events of the Club.**

- Nominations for the Executive Board and John Erker and Brenda Jordan trustee positions were opened.
  1. John Sabato nominated Brenda Jordon and Chris Russo for the Trustee positions
  2. Jim Rochford nominated the entire present Board of Officers
  3. Harvey then appointed Chris Russo to take over the remaining 3 months of John Erker's unexpired term.
- Proposition for Membership.
  1. Ret. NYPD Det. 1 Joseph Chimienti, OCID
  2. Ret. NYPD P.O. Salvatore Ferraro, TD 3.
  3. Ret NYPD P.O. Robert West, HWY 2
  4. Ret NYPD P.O. Howard Murphy, 49Pct.
  5. Ret NYPD Det. Felix Sermeno, DBQ
  6. Ret. NYPD Det. James Hooker, Queens Night Watch
  7. Ret NYCDCO C.O. Derrick White West Facility

A motion to accept the new members was made by Neil Sullivan and was seconded by Bob Fee. The motion passed.

**Good of the Club:** 50/50 of \$260.00 was won by Brian Hasset. Brian donated his winnings to the Florida Hurricane relief fund for law enforcement officers.

A motion to adjourn was made by Bernard Roe and was seconded by Harry Dobson. The motion passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting  
Tuesday, October 10, 2017**



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

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SUITE 150  
DENVER, NC 28037



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

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

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

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

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

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

VESTED ( )

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

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

I declare my desire for membership in the 10-13 Club of Charlotte, NC, Inc. I will submit my membership fee and regularly subscribe my renewal fee by the 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 \_\_\_\_\_

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

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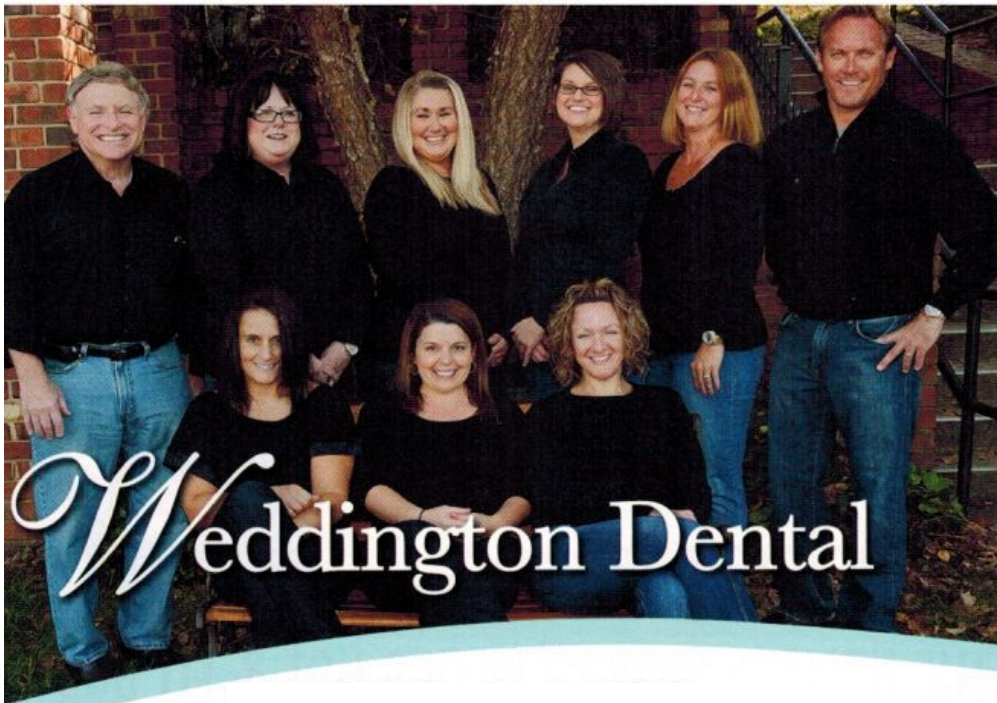
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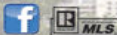
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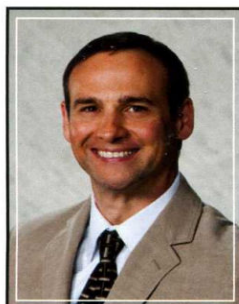
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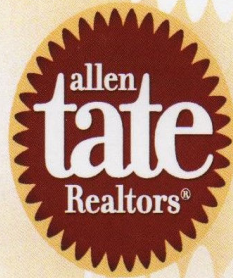
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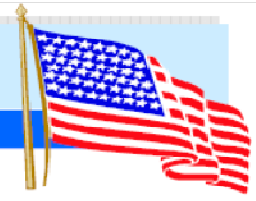




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