

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 11

1243

November 2017

PRESIDENT HARVEY KATOWITZ

704-849-9234 hkatowitz@charlotte10-13.com

VICE PRESIDENT

Dave Schultheis

Dave Schultheis 803-547-6211 DFSISS@aol.com

RECORDING SECRETARY

SCOTT HICKEY 704-256-3142 kshickey@me.com

<u>TREASURER</u>

BEN PEPTIONE 704-674-7000 peppy7200@gmail.com

SGT. at ARMS HANK DOBSON 914-261-4312

bigdog054@carolina.rr.com

TRUSTEES BOB FFF

BOB FEE 704-220-8400 rtfvs@yahoo.com

BRENDA JORDAN

516-852-3885 brenjordan5@aol.com

BERNARD ROE

704-241-8002 broehroe@aol.com

CHRIS RUSSO

347-886-2449 maddogcr@msn.com

JOHN SABATO

516-314-5326 woodboy@windstream.net

CHAPLAIN DONALD SANCHEZ 704-654-2694

desanchez@carolina.rr.com

HISTORIAN Kevin Gribbon

803-493-3024 kgribbo@outlook.com

EDITOR HARVEY KATOWITZ

704-849-9234 hkatowitz@windstream.net Hi All.

PRESIDENT'S MESSAGE

During October we lost two of the thirty-five founding members of our Club. On Oct. 13, Club member Ed McGreal passed away after battling a 9/11 related cancer for 3 years, (See pg. 4) and on Oct. 16, past Club V.P. Bob Hansen passed away after battling Parkinson's disease for 10 years.



Bob's obituary: FORT MILL - Robert Rowland Hansen, Jr., 77, of Fort Mill, SC passed away peacefully on Monday, October 16, 2017.

Born on Staten Island, NY, Mr. Hansen was the son of Robert and Dorothea Hansen of Annadale, S.I. He is survived by his wife, Suzanne, two sons, Robert R.Hansen, III of Egg Harbor City, NJ and Christopher Hansen of Brick NJ, two sisters, Jane Calahan of Rincon, GA, Christine Debany and husband, Michael, of Midlothian, VA, and one granddaughter, Annalisa Hansen. He was a very loving son, husband, father and grandfather. Bob was rarely without a smile and even during the toughest times of his illness, he had a twinkle in his eyes.

Mr. Hansen was a retired New York City Detective, and retired 20-year Army/ National Guard veteran.

Bob and his wife moved to Charlotte in 1989 where he enjoyed playing golf, spending time with family, gardening and bird watching. In 2006 they moved to Sun City Carolina Lakes. He was a founding member of VFW Post 12136 in Indian Land, SC and was also a member of the NYPD 10-13 Club of Charlotte, NC

A wake will be held at Palmetto Funeral Home, 2049 Carolina Place Drive, Fort Mill on Thursday, October 19, from 7 to 9 p.m. A Mass of Christian Burial will be held at 10:30 a.m. Friday at St. Philip Neri Catholic Church, 292 Munn Road E., Fort Mill. In lieu of flowers donations can be made to the Michael J. Fox Foundation, P.O. Box 5014, Hagerstown, MD 21741-5014.

Kudos to the following members of our honor guard who did a great job at the wakes of Ed & Bob; Mike Blondo, Joe Dalton, Frank Irizzary, Brenda Jordan & John Sabato.

Numerous family members and friends of Ed & Bob thanked me several times for providing our honor guard. Rev. John Giuliani, pastor of Philip Nery Catholic Church, who after reading the patch on my uniform thought the NYPD provided the honor guard, told me that he was impressed that our Club would provide this service for our members.

During the mass for Bob he acknowledged our honor guard and spoke highly of law enforcement officers and all first responders. He again told me after the mass how impressed he was with our honor guard.

(Continued next page)

Our Next Membership Meeting Is Tuesday November 14, at 6 PM at the Charlotte FOP Lodge #9, 1201 Hawthorne Lane, Charlotte NC 28205

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

PRESIDENTS MESSAGE

For those of you who were unable to attend the mass, on pages 17 & 18 you can read the eulogy given by Bob's son Bobby, which is a testament to the wonderful father, husband, patriot and person that Bob was.

On a personal note, I will miss Bob's smile, friendship and the mischievous twinkle in his eyes. It was extremely difficult for me to watch the progression of Parkinson's disease rob Bob of his independence and the ability to do the things he enjoyed and loved.

Bob always helped others, not the other way around. He was an extremely proud man, which I am sure made it hard, if not nearly impossible for him tor reach out to others for help during his illness.

He will be missed.

On a more joyful note, I am happy to report that on Oct. 2,117 golfers participated in the 5th annual Jimmy LaRossa Memorial Golf Tournament. The weather was ideal, food was delicious, a good time was had by all and we accomplished our goal of raising \$15,000+ which will be donated to our armed services Wounded Warriors.

Please thank our hole sponsors and patronize the businesses that donated prizes to the tournament. See the list on pages 14 & 15.

I owe a great deal of gratitude to the following people who made my job easier and without whose help this tournament would not have been a success: John & Valerie Sabato, Mike Yacopino & John Erker.

Additionally I would like to thank the following volunteers who helped our tournament run smoothly, Margaret DeFillipo, Frank DeMasi, Harry Dobson, Beth Duimster, Bob Fee, Rob Hart, Scott Hickey, Joe Kozlowski, Phyllis Mazur, Jim O'Brien, Ben Peptione, Lisa Rosa, Jim Rochford, Valerie Sabato & Donald Sanchez

At our October membership meeting, Trustee Bob Fee cast one vote for our present Executive Board, who ran unopposed and for Brenda Jordan & Chris Russo, the only two members running for the two Trustee positions whose terms expire at the end of the year. Our after holiday dinner party is scheduled for Saturday night, January 20, at Carolina Lakes Golf Club. If you want to attend and not be shut out, please make payment ASAP. (See page 41 for menu and further information.)

Reminder, 2016 dues are payable now. If you will not be paying at this month's membership meeting, please use the form at the following link to remit your payment http://www.charlotte10-13.com/wp-content/uploads/2017/09/NYPD-10-13-Club-of-Charlotte-Dues-Renewal-Form.pdf

The next HR-218 class is Nov. 12. See pg. 50 for further details.

Election day is a week away. For those of you that live in Charlotte, here is the list of candidates that the Charlotte-Mecklenburg FOP Lodge 9 endorsed.

Mayor	City Council at Large	District 1	District 2	District 3	District 4	District 5	District 6
Kenny Smith (R)	John Powell (R)	Larken Egleston (D)	Justin Harlow (D)	Daniel Herrera (R)	Wil Russell (D)	Matt Newton (D)	Tariq Bohari (R)
	Parker Caines (R)						_

These candidates were recommended for endorsement after being interviewed by the Lodge 9 Political Endorsement Committee, which I chaired. During the interview process they responded more favorably than their opponents to issues important to law enforcement.

For those of you who live in Waxhaw, Lucius McMillon's wife, Brenda, is running for Waxhaw Commissioner.

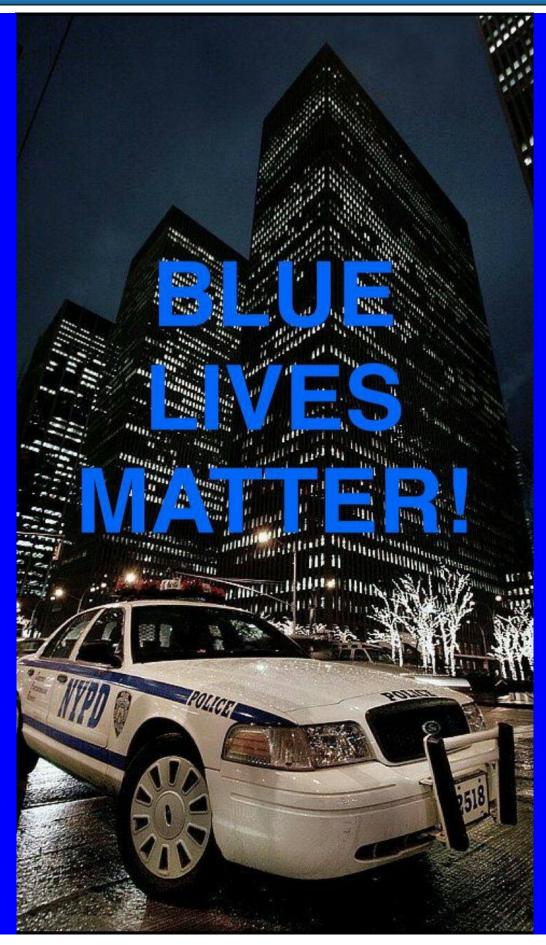
Remember to fly the American flag on Veterans Day, November 11 to honor Americans who served our country.

On behalf of our entire board, I want to wish you and your family a very Happy Thanksgiving.

Fraternally,

Harvey Katowitz

Harvey Katowitz













Ret. NYPD Captain Edward McGreal 10/09/64 - 10/13/17 RIP





Who have laid down their life for their country. Whether weary or emboldened, quiet or defiant, Vulnerable or ready when You called them home, Their sacrifice are too humbling for words except to these uttered in prayer.

Let these great warriors find rest at last; Ever reminded that we

We honor those

Let these great warriors find rest at last; Ever reminded that we who are left behind cherish their spirit, honor their commitment, send them our love, and we will never forget the service that they gave.















Ret. NYPD Captain Carmine Cantalino 09/19/56 - 09/29/17 RIP

Excerpts from the NY Daily News, Tuesday Oct. 3, 2017

Capt. Carmine Cantalino, a Staten Island resident who was born in Italy, spent 25 years working for the NYPD, including a period in which he ran the 62nd Precinct in Bensonhurst, Brooklyn, died Friday, September 29, just 10 days after his 61st birthday. He is survived by his wife, Jacqueline, and six children.

He never hesitated to labor for hours at Ground Zero and "gave no thought to the toxic dust that would result in a fatal lung condition," his daughter Kelly said. "He insisted on being present, as all of Manhattan was in need."

Cantalino came to the U.S. from Naples when he was 14 and spent "the next 46 years of his life making America his new, truly loved home," his daughter said. He graduated from The John Jay College of Criminal Justice, becoming the first in his family to obtain a college degree.

Kelly Cantalino said her father was a patriot and was honored to serve his city and country.

"His pride for his new country led him to serve 25 years for the NYPD, retiring at captain status," she said.

Roy Richter, president of the NYPD Captains Endowment Association, sent out condolences Sunday on Twitter.

Cantalino was also a respected soccer coach for five Staten Island teams.

"As a father, coach, mentor and police officer, he truly was a man who could leave you with laughter in your heart and a touch of wisdom in your mind from a single encounter," his daughter said. She called her dad "a man who did it his way and no one else's, a bold man indeed with a large, courageous heart."

33 Names Added to the Police Memorial Wall

OCTOBER 13, 2017

Police Commissioner James O'Neill, Mayor Bill de Blasio, NYPD members, and loved ones gathered in Battery Park City to honor 33 fallen NYPD heroes as their names were added to the Police Memorial Wall. Created in honor of those who lost their lives in the line of duty, the Police Memorial now bears 861 names. Thirty-two of the officers added died from illnesses associated with their search and recovery work after the 9/11 World Trade Center attacks. Sergeant Paul J. Tuozzolo was shot and killed in the line of duty while responding to a domestic violence call in the Bronx.

Police Commissioner O'Neill took the opportunity to celebrate the lives of the 33 officers and reflect on their dedication to the people of our city:

"Their lives were spent, and ultimately ended, in service to this great city and the people they cared so deeply about."
In his remarks, Police Commissioner O'Neill also emphasized the importance of standing by the families of our fallen and continuing to renew our promise to never forget:

"Our Department's motto is 'Fidelis ad Mortem' or Faithful until Death. But we, and all who come after us, remain faithful to our fallen brothers and sisters forever."

The following members of the service were added to the Police Memorial Wall:



SERGEANT
PAUL J. TUOZZOLO
43 Precinct

On November 4, 2016, Sergeant Paul J. Tuozzolo was designated as the response sergeant in the 43 Precinct when a job came over about a man in violation of an Order of Protection. The man had been holding his estranged wife, another woman, and two children at gunpoint inside a house and had just fled the scene in his vehicle. Sergeant Tuozzulo spotted the man's vehicle less than a half-mile from the scene. With Sergeant Emmanuel Kwo, Police Officer Arvid Flores, and Probationary Police Officer Elwin Martinez, just days into his field training, Sergeant Tuozzolo confronted the suspect and attempted to take him into custody. As the officers approached the vehicle, the suspect opened fire, striking Sergeant Tuozzolo and Sergeant Kwo. Police Officer Flores and Martinez returned fire, killing the perpetrator. Both sergeants were immediately transported to Jacobi Hospital. Sergeant Tuozzolo, succumbed to his injuries. Sergeant Kwo, a nine-year veteran, was shot in the leg and is recovering from his wounds.

Sergeant Tuozzolo joined the New York City Police Department in December 1997, and began his career on patrol in the 28 Precinct. He also served in the 25 and 26 Precincts. He was promoted to sergeant in September 2006, and was transferred to the 43 Precinct where he served as a domestic violence and patrol supervisor. Police Commissioner O'Neill posthumously promoted Sergeant Tuozzulo to

The following members of the service died as a result of 9/11-related illnesses:



ASSISTANT CHIEF Michael V. Quinn Executive Officer. OCCB

Assistant Chief Michael V. Quinn joined the NYPD in February 1981, and began his career on patrol in the 77 Precinct. He was promoted to sergeant in November 1985; lieutenant in June 1989; lieutenant special assignment in May 1997; captain in March 1999; deputy inspector in June 2001; inspector in October 2003; deputy chief in February 2008; and assistant chief in September 2012. He has served in the 72, 77, 83, 94 and 107 Precincts; Patrol Borough Brooklyn North; and Office of the Chief of Department. He served as the executive officer of the Chief of Department, and as commanding officer of the 72, 83 and 94 Precincts. His last assignment before he retired in December 2015 was Executive Officer of the Organized Crime Control Bureau. Chief Quinn was a 34-year veteran. He is survived by his wife of 38 years, Madeline, and their son, Michael, Jr. Chief Quinn passed away on June 5, 2016



CAPTAIN
Peter L. Pischera
Detective Borough Bronx

Captain Peter L. Pischera joined the New York City Police Department on January 4, 1984. A 20-year veteran of the Department, Captain Pischera served in several commands during his career, including the 10, 17, 28 and 45 Precincts, the Office of Management, Analysis and Planning, the Warrants Section, the Criminal Justice Bureau, the Manhattan Court Section, the Bronx Vice Enforcement Division, and Detective Borough Bronx. He was promoted to sergeant in December 1989, to lieutenant in September 1996, and to captain in October 1998. He served as commanding officer of the Bronx Vice Enforcement Division, and as executive officer of the 28 Precinct. Captain Pischera retired on February 19, 2004. He died on March 24, 2009.



LIEUTENANT Robert D. Rice Narcotics Borough Brooklyn North

Lieutenant Robert D. Rice joined the New York City Transit Police Department on May 20, 1974. He was promoted to sergeant in November 1988, and to lieutenant in August 1992. A 29-year veteran of the NYPD, Lieutenant Rice served in several commands during his career, including the 84 and 122 Precincts, the Community Affairs Division, Narcotics Borough Manhattan South, and the Internal Affairs Bureau. Over the course of his time with the Department, he was recognized once for Excellent Police Duty and once for Meritorious Police Duty. Lieutenant Rice died on April 12, 2003.



LIEUTENANT Rebecca A. Buck Internal Affairs Bureau

Lieutenant Rebecca A. Buck joined the New York City Police Department on June 30, 1992. She was promoted to sergeant in June 2000, and to lieutenant in December 2009. A 20-year veteran of the NYPD, Lieutenant Buck served in several commands during her career, including the 28, 40 and Central Park Precincts, the Patrol Borough Manhattan North Task Force, Transit Borough Bronx/Queens, Transit District 11, and the Internal Affairs Bureau. She made 141 arrests over the course of her time with the Department, and was recognized once for Meritorious Police Duty. Lieutenant Buck retired on July 1, 2012. She died on July 21, 2015.



LIEUTENANT Kenneth W. Rosello Gang Division

Lieutenant Kenneth W. Rosello joined the New York City Police Department on October 29, 1973. He was promoted to sergeant in February 1987, and to lieutenant in March 1993. A 29-year veteran of the NYPD. Lieutenant Rosello served in several commands during his career, including the 13, Midtown South and Midtown North Precincts, the Narcotics Division, Manhattan North Narcotics East, Narcotics Borough Queens South, the District Attorneys Queens North Squad, the Patrol Services Bureau Investigation and Evaluation Section, and the Gang Division. He made 140 arrests over the course of his time with the Department and was recognized 15 times for Excellent Police Duty and 11 times for Meritorious Police Duty. Lieutenant Rosello retired on September 1, 2002. He died on May 2, 2016.



LIEUTENANT Luis A. Lopez 30 Precinct

Lieutenant Luis A. Lopez joined the New York City Transit Police Department on January 26, 1988. He was promoted to sergeant in July 1998; and to lieutenant in December 2006. A 27-year veteran of the NYPD, Lieutenant Lopez served in several commands during his career, including the 30, 34 and 50 Precincts, and Transit District 1. He made 58 arrests over the course of his time with the Department and was recognized four times for Excellent Police Duty and three times for Meritorious Police Duty. Lieutenant Lopez died on June 26, 2015.



LIEUTENANT Marci Simms 107 Precinct

Lieutenant Marci Simms joined the New York City Police Department on August 31, 1998. She was promoted to sergeant in November 2003, and to lieutenant in August 2010. A 17-year veteran of the NYPD, Lieutenant Simms served in several commands during her career, including the 66, 83 and 107 Precincts, Police Service Area 3, the Midtown North Detective Squad, and the Detective Bureau Latent Print Section. She made 66 arrests over the course of her time with the Department, and was recognized once for Excellent Police Duty. Lieutenant Simms died on November 5, 2015.



SERGEANT SUPERVISOR DETECTIVE Gerard T. Beyrodt Midtown North Detective Squad

Sergeant Supervisor Detective Gerard T. Beyrodt joined the New York City Police Department on October 25, 1968. He was promoted to detective in May 1988, to sergeant in May 1988, and to sergeant supervisor detective in December 1999. A 34year veteran of the NYPD, Sergeant Beyrodt served in several commands during his career, including the 10 and Midtown North Precincts, the Detective Bureau Special Investigations Division, the Joint Bank Robbery Task Force, Detective Borough Manhattan South Homicide, and the 32, Midtown South, and Manhattan North Detective Squads. He made 127 arrests over the course of his time with the Department and was recognized 10 times for Excellent Police Duty and six times for Meritorious Police Duty. Sergeant Beyrodt retired on August 1, 2003. He died on October 20, 2015.



SERGEANT Michael J. Galvin Intel Operations and Analysis Section

Sergeant Michael J. Galvin joined the New York City Housing Police Department on July 15, 1981. He was promoted to detective in December 1989, and to sergeant in April 1991. A 21-year veteran of the NYPD, Sergeant Galvin served in several commands during his career, including Police Service Areas 5, 6 and 8, Housing Bureau Detectives, Housing Vandals, the Manhattan Special Victims Squad, the Organized Crime Control Bureau, and the Intel Operations and Analysis Section. Over the course of his time with the Department, he was recognized five times for Excellent Police Duty and twice for Meritorious Police Duty. Sergeant Galvin retired on September 1, 2002. He died on November 27, 2015.



SERGEANT Charles R. Gunzelman Transit District 23

Sergeant Charles R. Gunzelman joined the New York City Transit Police Department on January 29, 1982. He was promoted to sergeant in December 1993. A 30-year veteran of the NYPD, Sergeant Gunzelman served in several commands during his career, including Transit Districts 20 and 23. Over the course of his time with the Department, he was recognized once for Excellent Police Duty and once for Meritorious Police Duty. Sergeant Gunzelman retired on May 1, 2002. He died on May 31, 2015.



SERGEANT
Wayne A. Jackson
Narcotics Division Bronx South Initiative

Sergeant Wayne A. Jackson joined the New York City Police Department on January 21, 1985. He was promoted to detective in February 1995, and to sergeant in November 1995. A 30-year veteran of the NYPD, Sergeant Jackson served in several commands during his career, including the 25 and 43 Precincts, the Organized Crime Control Bureau, the Bronx South Narcotics Division. and the Narcotics Division Bronx South Initiative. He made more than 300 arrests over the course of his time with the Department, and was recognized seven times for Excellent Police Duty. Sergeant Jackson retired on February 1, 2005. He died on November 13, 2015.



SERGEANT Edmund P. Murray Transit District 3

Sergeant Edmund P. Murray joined the New York City Police Department on April 28, 1987. He was promoted to sergeant in May 2000. A 25-year veteran of the NYPD, Sergeant Murray served in several commands during his career, including the 42 and 43 Precincts, the Bronx Court Section, Patrol Borough Bronx, Strategic Response Group 2, and Transit District 3. He made 253 arrests over the course of his time with the Department and was recognized 35 times for Excellent Police Duty and 13 times for Meritorious Police Duty. Sergeant Murray retired on August 1, 2012. He died on July 28, 2015.



SERGEANT Louis R. Pioli 61 Precinct

Sergeant Louis R. Pioli joined the New York City Police Department on March 14, 1969. He was promoted to sergeant in December 1989. A 32-year veteran of the NYPD, Sergeant Pioli served in several commands during his career, including the 60 and 61 Precincts, and the 67 Precinct Detective Squad. He made 38 arrests over the course of his time with the Department and was recognized 13 times for Excellent Police Duty and once for Meritorious Police Duty. Sergeant Pioli retired on August 29, 2002. He died on October 29, 2015.



SERGEANT
Jacqueline C. Schaefer
Risk Management Bureau Quality Assurance Division

Sergeant Jacqueline C. Schaefer joined the New York City Police Department on July 15, 1986. She was promoted to sergeant in July 2001. A 20-year veteran of the NYPD, Sergeant Schaefer served in several commands during her career, including the 6 and 104 Precincts, Patrol Borough Queens North, and the Risk Management Bureau Quality Assurance Division. She made 93 arrests over the course of her time with the Department, and was recognized twice for Excellent Police Duty and twice for Meritorious Police Duty. Sergeant Schaefer retired on July 29, 2006. She died on December 2, 2011.



DETECTIVE FIRST GRADE Andrew L. Siroka Department of Investigation Squad

Detective First Grade Andrew L. Siroka joined the New York Police Department on December 18, 1967. A 42-year veteran of the NYPD, Detective Siroka served in several commands during his career and made 26 arrests. He served in the Department of Investigation for the last 30 years. Detective Siroka retired on December 18, 2009. He died on January 25, 2016.



DETECTIVE FIRST GRADE
Joseph A. Cavitolo
Office of the Deputy Commissioner Public
Information

Detective First Grade Cavitolo joined the New York Police Department on October 15, 1990. During his 23-year career with the NYPD, Detective Cavitolo served in the 78 Precinct and the Office of the Deputy Commissioner of Public Information. Detective Cavitolo made 33 arrests over the course of his time with the Department, and was recognized six times for Excellent Police Duty. Detective First Grade Cavitolo died on October 25, 2013.



DETECTIVE SECOND GRADE Leroy Dixon 83 Precinct Detective Squad

Detective Second Grade Dixon joined the New York Police Department on October 1, 1973. A 28-year veteran of the NYPD, Detective Dixon served in several commands during his career, including the Narcotics Division and the 83 Precinct. He made 312 arrests over the course of his time with the Department, and was recognized for Excellent Police Duty. Detective Dixon retired on October 1, 2001. He died on June 14, 2015.



DETECTIVE FIRST GRADE James W. Monahan 48 Precinct Detective Squad

Detective First Grade James W. Monahan joined the New York Police Department on July 1, 1968. During his 41-year career with the NYPD, Detective Monahan made 204 arrests, and was recognized 82 times for commendable service, including: 39 awards for Excellent Police Duty, 31 for Meritorious Police Duty, 10 Commendations, and two awards for Exceptional Merit. Detective Monahan served in several commands, including the Office of the Bronx District Attorney and the 48 Precinct Detective Squad. Detective Monahan retired on February 14, 2009. He died on October 13, 2014.



DETECTIVE SECOND GRADE Ronald A. Richards Counterterrorism Bureau Bomb Squad

Detective Second Grade Ronald A. Richards joined the New York Police Department on October 15, 1990. An 18-year veteran of the NYPD, Detective Richards served in several commands during his career, including the 78 and 120 Precincts, Emergency Service Squad 5, and the Counterterrorism Bureau Bomb Squad. He made 138 arrests over the course of his time with the Department, and received eight awards, including six for Excellent Police Duty, one for Meritorious Police Duty and a Commendation. Detective Richards retired on April 1, 2008 He died on October 10, 2015.



DETECTIVE
Aslyn A. Beckles
Internal Affairs Bureau

Detective Aslyn A. Beckles joined the New York City Police Department on July 11, 2001. She was promoted to detective in February 2007. A 13-year veteran of the NYPD, Detective Beckles served in several commands during her career, including the 102 Precinct, Patrol Borough Queens North, and the Internal Affairs Bureau. She made 26 arrests over the course of her time with the Department. Detective Beckles died on January 18, 2014.



DETECTIVE Charles G. Gittens, Jr. Intel Executive Protection Unit

Detective Charles G. Gittens, Jr., joined the New York City Police Department on January 3, 1983. A 20-year veteran of the NYPD, Police Officer Charles Gittens served in several commands, including the Police Academy, the Medical and Extended Leave Desk, the Drivers Education and Training Section, and the Intel Executive Protection Unit. He made 31 arrests over the course of his time with the Department and was recognized twice for Excellent Police Duty. Detective Gittens retired on April 1, 2003 and died on November 28, 2014.



DETECTIVE Annetta G. Daniels Internal Affairs Bureau

Detective Annetta G. Daniels began her career with the New York City Police Department as a police administrative aide in January 1981. She was sworn in as a police officer in July 1986. A 25-year veteran of the NYPD, Detective Daniels served in several commands, including the 115 Precinct, **PB CAS**, Narcotics Borough Manhattan South, and the Internal Affairs Bureau. She made 13 arrests over the course of her time with the Department. Detective Daniels retired on August 1, 2006. She died on November 17, 2011.



DETECTIVE Michael E. Glazer

Narcotics Borough Brooklyn North Detective Michael E. Glazer joined the New York City Police Department on January 4, 1984. A 27-year veteran of the NYPD, Detective Glazer served in several commands, including the 120 Precinct, Patrol Borough Staten Island, the Auto Crime Division, Detective Borough Staten Island, the Narcotics Division, Northern Manhattan Initiative, Patrol Borough Brooklyn North, and Narcotics Borough Brooklyn North. He made 181 arrests over the course of his time with the Department and was recognized seven times for Excellent Police Duty and twice for Meritorious Police Duty. Detective Glazer retired on December 31, 2011. He died on May 26,



DETECTIVE
Michael K. Davis
Counterterrorism Division

Detective Michael K. Davis joined the New York City Police Department on July 16, 1984. A 20-year veteran of the NYPD, Police Officer Michael K. Davis served in several commands, including the 34 Precinct, the 34 Precinct Detective Squad, the Joint Terrorism Task Force, and the Counterterrorism Division. He made 330 arrests over the course of his time with the Department and was recognized eight times for Excellent Police Duty and once for Meritorious Police Duty. Police Officer Davis retired on August 1, 2004. He died on June 10, 2015.



POLICE OFFICER James A. Betso 23 Precinct

Police Officer James A. Betso joined the New York City Police Department on January 26, 1982. A 20-year veteran of the NYPD, Police Officer Betso served his entire career assigned to the 23 Precinct. He made 55 arrests over the course of his time with the Department, and was recognized five times for Excellent Police Duty and three times for Meritorious Police Duty. Police Officer Betso retired on June 1, 2002. He died on June 17, 2015.



POLICE OFFICER Otto R. Espinoza 106 Precinct

Police Officer Otto R. Espinoza joined the New York Police Department on October 15, 1990. A 24-year veteran of the NYPD, Police Officer Espinoza served his entire career assigned to the 106 Precinct. He made 203 arrests over the course of this time with the Department, and was recognized three times for Excellent Police Duty and three times for Meritorious Police Duty. Police Officer Espinoza retired on November 1, 2014, and died on January 3, 2015.



Police Officer Alexander Figueroa joined the New York Police Department on January 9, 1986. A 19-year veteran of the NYPD, Police Officer Figueroa served in two commands during his career, Transit Bureau 3 and the Citywide Transit Task Force. He made 192 arrests over the course of his career with the Department, and was recognized for Excellent Police Duty. Police Officer Figueroa retired on March 1, 2005. He died on July 7, 2015.



Deborah A. Garbutt-Jeff Strategic Response Group 1

Police Officer Deborah A. Garbutt-Jeff joined the New York City Police Department as a police administrative aide in September 1989. She was sworn in as a police officer on August 30, 1993. Police Officer Garbutt-Jeff served the Department for more than 22 years, and throughout her career was assigned to several commands, including the 26 Precinct, the Chief of Department's Operations Division and Strategic Group 1. She made 73 arrests over the course of her time with the Department, and was recognized once for Excellent Police Duty. Police Officer Garbutt-Jeff died on April 3, 2016.



POLICE OFFICER Matthew J. Gay Midtown North Precinct

Police Officer Matthew J. Gay joined the New York Police Department on July 28, 1987. A 20-year veteran of the NYPD, Police Officer Gay served his entire entire career assigned to the Midtown North Precinct. He made 22 arrests over the course of his career with the Department. Police Officer Gay retired on August 28, 2007, He died on June 25, 2015.



POLICE OFFICER Demetrias Hopkins Brooklyn Court Section

Police Officer Demetrias Hopkins joined the New York City Police Department on April 6, 1987. A 24-year veteran of the NYPD, Police Officer Hopkins started her law enforcement career as a police administrative aide in 1987, and later as a corrections officer. She was sworn in as a New York City police officer in October 1990. Police Officer Hopkins served in several commands during her career with NYPD, including Police Service Areas 3, 7 and 9, and the Brooklyn Court Section. She made 53 arrests over the course of his time with the Department, Police Officer Hopkins retired on July 1, 2011. She died on May 11, 2015.



POLICE OFFICER Charles M. Karen 73 Precinct

Police Officer Charles M. Karen joined the New York City Police Department on June 30, 1995. A 20-year veteran of the NYPD, Police Officer Karen served in the 73 Precinct for his entire career. He made 90 arrests over the course of his time with the Department, and was recognized 28 times for Excellent Police Duty and five times for Meritorious Police Duty. Officer Karen retired on March 1, 2005. He died on November 4, 2015.



POLICE OFFICER Kenneth W. Wolf Citywide Traffic Task Force

Police Officer Kenneth W. Wolf joined the New York City Police Department on January 25, 1982. A 20-year veteran of the NYPD, Police Officer Wolf served in several commands, including the 108 and 111 Precincts, the Police Academy, the Patrol Borough Queens North Task Force, the Strategic Response Group 4, and the Citywide Traffic Task Force. Police Office Wolf made 60 arrests over the course of his time with the Department, and was recognized 12 times for Excellent Police Duty. Police Officer Wolf retired on January 25, 2002. He died on April 18, 2016.

REST IN PERCE



YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT





OCTOBER MEBERSHIP MEETING











JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT







NYPD IO-I3 Club of Charlotte, NC Jimmy LaRossa Memorial Golf Tournament

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

Hole Sponsors

Charlotte Rifle & Pistol Club

107 Pct Club

44 Forever Club

A Child's Choice Childcare Centers

Above Board Investing, LLC

Atlantic Self Storage

Avoya Travel

Baxter Team

Ben Pepitone

Bill "The Chief" Parker

Bob Fee

Brew's Taven, Indian Land SC

Brian Crump

Brough Hall Cul-De-Sac

Burris Attorney

Carolina Pets Animal Hospital - Wesley Chapel

Charlotte Wealth Advisors

Club Fitness

Connolly's Pub - Tom Timmins

Cureton Family Dentistry

Dan McKena Homes

Dandelion Market - Tom Timmins

Dave & Laurie Schultheis

Eileen McCambridge Froehlich & Dean Froehlich

El Vallarta of Waxhaw

Famous Toastery

Frank Martarella Family & Marie Zolfo Family

Geoff Campbell Realty

Harvey & Carolyn Katowitz

Honda of Rock Hill

Indian Land VFW Post 12136

Indian Land VFW Post 12136 Ladies Auxiliary

Jeffrey Goldstein (Davis & Goldstein CPA)

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







NYPD IO-I3 Club of Charlotte, NC 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

Coca-Cola -

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

BOB HANSEN EULOGY

Good morning. I'd like to take a few minutes to talk about my dad and some of his "rough edges". We're gathered here today to celebrate Pop's life. Almost everyone here today knows my dad.

My dad wore many hats so to speak. He was a son, a brother, a father, an uncle, a Godfather, Scoutmaster, husband, Policeman, Soldier, Electrician, Plumber, Painter, Car Mechanic, Gardener, friend, foe, Patriot and Grandfather.

Perhaps you know him as Suzanne's husband. Perhaps as Bobby & Chris' father. Perhaps he was your brother, your in-law, your co-worker, your golf partner, or your friend. There are too many stories to tell in this short time but I'm going to share a few about the man I called "dad".

Dad was born on Staten Island in 1939, a year prior to WWII. As some of the photos you may have seen last night reveal, dad had a spartan upbringing; something my mom, Christopher and I never experienced.

As a youngster, Dad grew up with many animals but his favorites were the few pet dogs he had. My grandparents had geese, ducks, cats, dogs, birds, and even...a donkey named Melody that belonged to his sister Christine. Squirrels however, were not one of dad's favorites.

In the beginning...Dad attended Our Lady of Good Council school, then went to St. Peter's Boys High School. Sometime during his sophomore year at St. Peters, my grandmother was summoned to the school to talk to the brothers. They informed her that it would be better if dad were to finish his High School education in public school – that he may not be "cut out" for the Catholic High School environment. Now, believe me...these are all important foundational facts that I share with you this morning!

Dad finished school at Tottenville High School and shortly thereafter joined the U.S. Army in 1959, choosing to enlist prior to being drafted. He served 2 years in Germany, and was stationed in Dachau, the first of Germany's many concentration camps. My dad was a Nuclear Artillery Specialist. Evidently, he enjoyed as much free time over there as I did in my travels in the U.S. Navy, and returned home to the U.S. slightly thinner, but with a little more discipline. Actually, lets say that discipline lasted a lifetime!!

Dad worked some part time jobs on Staten Island all the while driving my grandparents crazy with his antics, and within a few years he was hired by the New York City Police Dept. It was also during this time that he met my mother, Suzanne. They met in August 1962 while on a double date – Yeah, what the heck are those, right????

In December, mom invited Pop to a Christmas party that she had hosted, and they started dating in January 1963 and were married only 8 months later in August 1963. Initially, mom and dad lived in a 3 ½ room apartment. Tight quarters to say the least! One day, my mom put her clothes out on the line, and the neighbors commented on her wardrobe. Pop told them "she never had a stitch of clothing or shoes till she married me"!!!

After Chris & I were born dad & mom purchased a home in Great Kills on the south shore of Staten Island. It was there that Christopher and I received our first introduction to firearms.

On one occasion, a squirrel had made it's way into the house. Dad had no love loss for squirrels – a sentiment he was quick to share with anyone who would listen! Well, the squirrel made its way from my room to my brother's room and once alerted, Pop pulled out the .22 rifle, told Chris and I to cover our ears and bang! squirrel stew. We were handed a few rags to clean up the mess while mom lamented about having to putty and paint the baseboard.

Back in the 1970's NYC was broke and the tough times trickled down to the working folks. Everyone in the family was remodeling their homes on their own. We had an uncle who worked for the phone company as well – so Pop was rolling in copper. My brother and I used to spend Saturday mornings stripping copper cables in the driveway. Later in the afternoon we'd drive over to the junkie (junkie had a different meaning back then), where he'd get a few bucks for the scrap metal. On the way home he'd stop in the "Talk of the Town Tavern" in Great Kills. So Chris and I got our "Intro to Tavern Manners 101" in grade school. Dad would give us "the look" and tell us to sit still (be seen and not heard) and we'd each get a coke and maybe some pretzels. If the scrap that day was really good dad would give us each a quarter and we'd get to play 3 songs apiece on the juke box. Let me tell you – this experience laid an excellent foundation for us going forward!!!

I remember my dad doing part-time jobs painting or electrical or even light construction. I learned that hard work pays off in a myriad of ways.

In the mid-1970's dad went back to college to obtain his associates degree. Well, my brother and I had a small 13" black and white TV in our room. I remember dad going to school after dinner and coming home after Chris and I were supposed to be in bed. My brother and I would stay up after bedtime watching TV, and when my dad came home he could see the shadow of the light the TV cast in our dark bedroom half-way down the block. My brother and I were always dumbfounded about how he could possibly have known that we had been watching TV past bedtime. Sometimes, he would come into our room and put his hand on top of the TV and feel the heat from the tubes. We'd be huddled in bed with our eyes clenched shut – and he'd give us a stern "you're not supposed to be up watching TV". BUSTED, again!!! We learned as children that my father was intuitive, paid attention to detail, and never hesitated to state the facts as he saw them.

Dad re-enlisted in the Army Reserve on Staten Island in the mid-1970's and ultimately served 20 years between his service there and at Fort Jackson, SC. He had an undying and unwavering love for his country. He was a patriot and a fierce defender. Rarely would you find him without a USS Michigan or a Retired Army Veteran ball cap on his head.

BOB HANSEN EULOGY

I recall that as a young boy I noticed the American Flag he wore on his lapel. Now, this was during the Vietnam War period, and our family had two uncles who served in Vietnam. Well, I asked Dad to put a flag on my jacket – I might have been 6 or 7 years old – and he said "no, you have to earn the right to wear this. When you get older you will wear one". I never forgot his words. Dad taught me that we don't wear the flag because it's fashionable, we wear it because we bear allegiance to it and because we honor it. He taught us what "service" meant, what "sacrifice" feels like, and what "discipline" sounds like.

In 1984 I joined the U.S Navy and in April, was ready to leave for boot camp. The night before I was to leave I sat with mom & dad to say goodbye. I was 19 years old. That was the first time I saw my dad cry. In May 2001 when my dad's father, our grandfather, passed my brother, father and I attended his wake. That was the second and last time I saw my dad cry. My dad showed the value of being stoic, focused, and that not all situations are worthy of emotion.

In 1989 my parents moved to Charlotte, NC. And as anyone who lives down south knows...yep. More squirrels...lots of 'em. In one particular instance, dad had made a miscalculation – if you will – about cutting the top of a tree off while the ladder he was standing on was leaning on the treetop. Pop wound up in a body cast for almost 6 months. In typical fashion, he turned failure into opportunity, and set himself up on the deck with the same .22 rifle. He would lay it on the railing for support, and stocked with a few rolls of shells nearby, he took to reducing the squirrel population in Brantley Oaks. He also destroyed many a bird-feeder attempting to rid the yard of squirrels but he never did learn there were more squirrels than he had bullets.

During this early 1990's, dad was also acclimating to the southern lifestyle watching NASCAR and even attendeding some races! He was introduced to pig-pickings, and learned some of the "southern" language. He and mom love living down south.

Pop first lived up in the University area of Charlotte. He grew tomato plants in hay bales, and was quite proud of the results. He was an avid gardener, working alongside mom in maintaining the landscaping at both homes in North Carolina and South Carolina.

In 2005 a virus attacked dad's heart and lungs and he wound up having open-heart surgery. About the same time he was diagnosed with Parkinsons Disease. Dad retired from Bank of America in 2008, deciding it was time to move on.

Dad loved to play golf, a sport he adopted from his father. Now, I say "play golf" with some hesitation. My understanding is that we may "play golf" but that does not necessarily mean one is a golfer. On the lighter side the camaraderie, the scenery, and the laughs made this a weekly "must do". On the serious side...the etiquette, honor and individuality of the game...yeah, they never entered his mind ha ha ha.

When dad first moved to Charlotte he and my Uncle played quite a few rounds of golf together. On one occasion, noticing a sale on golf shoes, they both purchased the same shoes. On the many rides to different golf courses in the area, they'd do just what we all do – throw their shoes and bag in the trunk and away we go. For almost 6 months my Uncle couldn't understand why his shoes had stretched so quickly, while my dad apparently never understood why his shoes were so tight. Pop wears a size 10 $\frac{1}{2}$. My uncle wears a size 9 $\frac{1}{2}$. Eventually, they figured it out – but all the while they were wearing each other's shoes – neither said anything to the other! I know my dad is in heaven wearing shoes that fit him.

We all know dad was a very punctual individual. Early in my life I learned that waiting because you are early is better than running because you are late! Last November I was visiting and was scheduled to play golf with dad and the 10-13 Club at their weekly outing. Our tee time was sometime after 9AM. Pop woke me up at 3:15 AM, fully dressed ready to go. Many a neighbor have seen dad sitting either outside or in the garage at the crack of dawn waiting to be picked up. He wasn't going to miss a chance to play.

I want to thank the NYPD 10-13 Club for including dad in their weekly outings long after he should have given the game up. There is a certain humility in admitting you can no longer do today what you did yesterday, and it is nothing any of us wishes to face. Some may not want to admit it is happening, while some may not even know it is happening. My dad faced his steady decline the same way he did most other challenges in life. He said "too bad, I'm doing it". Perhaps his exact words would be a little different than mine. But this also was my dads way. He spent a lifetime providing examples of independence and determination.

For years people with Parkinson's live normal lives, but eventually like all inevitabilities, fate takes over. Though Pop knew what the end held, he intended to live every day as normally as possible. When his memory and alertness began to fade, he simply attempted to make better use of the time that was "clear". Dad never complained, he never sat still. He was not a couch potato.

On Wednesday, I was talking to some neighbors who told me that they saw dad out in the front yard just two weeks ago attempting to swing a golf club. He did not want to give up, and it is heartbreaking to realize he had no choice. Dad's life examples teach us the value of perseverance and why you never give up.

My dad did everything he ever needed to do for everyone who ever needed anything from him. There was no more to be done. When the time came for him to rest and be free of the challenges he could not overcome, he slipped away peacefully.

Mom, Chris and I thank you all for coming and hope that your memories of dad lessen the burden of your grief.

God Bless you all.

MEMBERSHIP



2017 Monthly Meeting Dates

November 14

December 12



Oct. 12, Ret. NYPD Capt. Bruce Hollenbeck - Father/Father-in-law of Wendy & Ed Hendrickson

Oct, 13, Club Member, Ret. NYPD Capt. Ed McGreal

Oct. 16, Former Club V.P. Ret. NYPD Det. Bob Hansen



The following members joined our Club in October Ret. NYPD Det. Thomas Kurtz (Returning Member)
Ret. NYPD Det. Sgt. Tony Logan
Ret. NYPD P.O. Michael O'Brien



We presently have 393 members, 270 from the NYPD and the remainder from 67 other law enforcement agencies.



Saturday January 20 After Holiday Dinner Party.
(See Pg. 41)



2018 Dues are due now.

Daylight Saving Time Ends Sunday November 5, 2017 2 AM.

Remember To Set Your Clocks Back 1 Hour



SICK DESK UPDATE

Paul Johnson is in Carolina Medical Center, Pineville.



From the entire Club Board

BIRTHDAYS



NOVEMBER

Henry Courtlandt	Nov. 01
Richard Fitzpatrick	Nov 02
John smith	Nov. 04
Robert Steffens	Nov. 04
Nicholas Dispenziere	Nov. 06
Joe Kozlowski	Nov. 08
Robert Figlia	Nov. 08
Wanda Stevens	Nov. 11
Robert Eilenberg RIP	Nov. 14
Brendan Kennedy	Nov. 14
Fernando Sanchez	Nov. 14
Patricia Lewis	Nov. 15
John Nunziato	Nov. 17
Ray Nafey	Nov. 18
Rocco Nasta	Nov. 18
Curtis Dabnis	Nov. 19
Glenn Stuart	Nov. 21
Chris Goehring	Nov. 20
Stan Pentol	Nov. 21
Gerald Cifaldi	Nov. 21
Derrick Holmes	Nov. 22
William Johnson	Nov. 24
Marty Robinson	Nov. 24
Mark Mirailh	Nov. 25
George Mitsch	Nov. 26
Ray Nafey, Jr.	Nov. 27
Jim Houston - RIP	Nov. 28
Sean McCartney	Nov. 28
Kevin Gribbon	Nov. 30
Ed Sarter	Nov. 30
Liz Irrizary-Schuyler	Nov. 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	brenjordan5@aol.com
Cabarrus County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Gaston County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Iredell County	Bob Fee	704-919-1311	704-220-8400	rtfvs@yahoo.com
Lincoln County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Mecklenburg County	Bernard Roe	704-595-3463	704-241-8002	broehroe@aol.com
Rowan County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Union County	Chris Russo	704-256-7137	1-347-886-2449	maddogcr@msn.com
All other areas	John Sabato	704-243-4807	516-314-5326	woodboy@windstream.net











Brenda Jordan

Bob Fee

Bernard Roe

John Sabato

Chris Russo





1111 2 3 22 1						
Day / Date	Time	Location				
Wednesday Nov. 1	10 AM	Villa Barrone 737 Throggs Neck Expressway Bronx, NY				

NYPD CEA

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



Just click below in order to access your discounts!

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 an Firearms Enforcement Act of 2013 (SAFE ACT) <u>Click for the Safe Act Guide</u>

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	NYCP	D 10-13 0	RGANIZATIONS, IN	C.
CASE #: FIREARMS CODE:		PETIRE	E ID C	ARD RENE	WAL APPLICATION	
LAST NAME:		INCTINC		AND NEIVE	TAL ALL LIGATION	
FIRST NAME:						MI:
SEX:		MALE		FEMALE	RACE:	
TAX #					RETIREMENT DATE:	
SOCIAL SECURITY #:	_				DATE OF BIRTH:	
RANK: PRESENT ADDRESS:					SHIELD #:	
TRESERVI ABBRESS.						
PHONE NUMBER:)				
10-13 CHAPTER:						
I,PRINT NAME				, HEREI	BY CERTIFY THAT SING	CE RETIRING ON
DETIDENSAL DATE				, I HAVE N	IOT BEEN CONVICTED	OF A CRIME.
RETIREMENT DATE						
SIGNATURE					DATE	
NEW ID # ISSUED:			ID	RECEIVED	BY:	



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.

- 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.

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 choice 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.
- 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.

Continue	d next	page
----------	--------	------

SUPERIOR OFFICERS COUNCIL

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

- 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, 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, whether or not you are required to pay a higher premium (a penalty).

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.

Retired Lieutenants Association

New York City Police Department



The next NYPD Retired Lieutenants Association will be held at the Coral House 70 Milburn Ave, Baldwin, NY 11510 on December 12, 2017 at 1200 hours.

The guest speaker at the last meeting was Lt. Georgianne Kraft, Northwell Queens World Trade Center (WTC) Clinic. Georgianne spoke about the importance of getting all who responded to the WTC area after the attacks on 9/11 to file a notice of participation with the following three agencies. Also any Lieutenants, family members and friends can call Georgianne with questions and concerns at 718 267 2429.

1. the N.Y.C. Police Pension Fund - Pension fund WTC link

http://www.nyc.gov/html/nycppf/html/wtc_information/wtc_information.shtml

you can go to the site and determine if you have already registered by checking for your tax number

2. the WTC Health Program

Call 888-982-4748 or visit www.cdc.gov/wtc

The program provides services and medication for 9/11-related health problems at no out-of-pocket cost to eligible responders and survivors. Everyone registered receives a free medical check up once a year. By scheduling in advance they get you in and out in about 2 hours.

3. the September 11th Victim's Compensation Fund (VCF)

Call <u>855-885-1555</u> or visit <u>www.vcf.gov</u>

The VCF was established to allow affected people to file claims for economic losses due to physical harm or death caused by the events of 9/11. You do not have to be sick to file. Even if you do not have a WTC certified diagnosis at this time you should call and register with the VCF to reserve your right to file a future claim if a condition develops. After December 2020 you will not be able to register with the VCF.



LBA Monthly Newsletter October 2017

NYS CONSTITUTIONAL CONVENTION:

Due to the importance attached to the following 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 7th, 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 conven-tion 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.
- 2. If a majority of voters approve the convention, three delegates in each of the 63 state senate dis-tricts and 15 statewide atlarge delegates are elected by voters in November 2018.
- 3. 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.
- 4. Changes approved by more than a majority of the delegates assembled are then put before vot-ers, where an affirmative majority vote would ratify the changes to the state constitution.

WHAT'S AT RISK: Many of the rights we enjoy as New York state citizens would be fair game should a State Constitutional Convention take place. The entire document would be exposed, and the follow-ing rights currently enjoyed, will be in jeopardy:

- Guaranteeing the right to a free public education (Article 11, §1);
- Prohibiting reductions in public pension benefits (Article 5, §7);
- Rights to workers' compensation (Article 1, §18);
- Rights to be a member of a union and bargain collectively (Article 1, §17); and
- Requiring the state to provide for social welfare needs (Article 27, §1).

The last time voters approved convening a convention was 1937, meaning voters rejected them in 1957, 1977 and 1997. These conventions were rejected with good reason. A voters' approval to convene a constitutional convention will make some of the hardest fought for and secured bene-fits we and other unions have achieved over the years vulnerable to change, if not completely lost. We ask that you speak with your family and friends and urge them to VOTE NO on November 7th in regard to convening a NYS Constitutional Convention. We will continue to remind our membership of the importance connected with ensuring that a Constitutional Convention is not convened and that our benefits are not put in jeopardy.

Retired Members will not be permitted to participate in the Annual Health Insurance Coverage Transfer Period this year.

Historically retired members are only allowed to participate in the Annual Health Insurance Coverage Transfer Period on even numbered years, i.e. 2018.

Lou Turco Dennis Gannon

President Recording Secretary



Below are excerpts from the October LBA newsletter that pertains to retirees;

SOC PRESCRIPTION COVERAGE: Jennara Cobb spoke with the members at the meeting and informed them of the different types of prescription coverage available. In summary, she mentioned that prescriptions can be provided by the following four different entities:

OptumRX: Prescriptions provided through the Superior Officers Council prescription drug plan.

OptumRx World Trade Center Health Program Pharmacy: For World Trade Center Health Program participant's prescriptions.

Express Scripts (PICA): PICA Card for Active Members, Non-Medicare Retirees, and their Eligible Dependents. A New York City Government benefit covering **Chemotherapy** (excluding a member's WTC-related and WTC-certified cancers) and **Injectable** Medications.

EmblemHealth Prescription: Medications covered for City of New York members with Medical Coverage through EmblemHealth (GHI and HIP) at a \$0 co-pay as a result of The Affordable Care Act (ACA).

In the near future, we will send out a detailed summary of what each prescription plan covers and provide visual examples of what each respective prescription card looks like.

Oct. 16, 2917





Dear Lieutenant:

The LBA is now accepting orders for 2018 Personalized LBA Card(s). Attached to this e-mail is the <u>order form for the Personalized Cards</u>; the order form is also on the LBA website: <u>www.NYPD-LBA.org</u>. If you wish to receive your Personalized Cards prior to Christmas, we suggest you submit your orders <u>no later than Thursday, November 30th</u>. The cost for each Personalized Card is \$1.00.

Fraternally,

Lou Turco President

The next delegate and general membership meeting will be held on Wednesday, November 22nd, 2017, 1000 Hours, Hudson Council K of C, 49-18 Queens Blvd, Woodside, NY 11377



SERGEANTS BENEVOLENT ASSOCIATION POLICE DEPARTMENT, CITY OF NEW YORK 35 WORTH STREET, NEW YORK, NY 10013 (212) 226-2180 | FAX (212) 431-4280

Oct. 26, 2017

Dear Fellow Sergeant:



The SBA will join representatives from the San Francisco 49ers, as well as the San Jose Police Officers' Association, Los Angeles Police Protective League, and other major law enforcement unions from across the country at a press conference today in Santa Clara, California, to work towards "A More Understanding and Safer America."

The parties will lead initiatives to partner with professional sports franchises, businesses and faith-based community leaders to create a public awareness campaign designed to improve police and community relationships.

Additionally, in the wake of the mass shooting in Las Vegas, and the need for law enforcement and the communities they serve and protect to have interactions grounded in mutual respect, all parties are advocating for common-sense legislation to ban "bump stocks" and any other mechanism that allows for the conversion of a semi-automatic weapon into an automatic weapon.

The 49ers organization, which has pledged \$500,000 toward the campaign, will invite other NFL franchises and police unions to secure the support of more law enforcement organizations across the country. These include unions representing police personnel from Portland, Oregon; and Santa Clara County, Sacramento, Long Beach and Oakland, California.

The press conference will be held today at 11:45 a.m. Pacific time or 2:45 p.m. Eastern time at Levi's Stadium Auditorium in Santa Clara, California.

I will be in attendance, along with SBA Vice President Vincent J. Vallelong; John "Jed" York, CEO, San Francisco 49ers; Paul Kelly, President, San Jose Police Officers' Association; Robert Harris, Director, Los Angeles Police Protective League; and other law enforcement representatives.

Fraternally,

Ed Mullins

Ed Mullins



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.



The Detectives' Endowment Association, Inc.

Police Department, City of New York

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.

DEA ANNUAL WINTER CONVENTION

January 19, 20, & 21, 2018

DEA ANNUAL WINTER CONVENTION

At the Villa Roma Resort and Convention Center

356 Villa Roma Road

Callicoon, NY 12723

Fun for the whole family – skiing, skating, bowling, dinners, dancing in the after-hours lounge, entertainment, raffles, auctions, and more!

For information contact Paul Morrison at the DEA at (212) 587-1000.

Delegates' meeting Saturday morning at 10:00 a.m.



The Detectives' Endowment Association, Inc.

Police Department , City of New York

DEA 2017 POLITICAL ENDORSEMENTS

Scott Stringer

New York City Comptroller

James Oddo

Staten Island Borough President

Lisa Grey

Staten Island Civil Court Judge

Rubén Díaz

New York City Council

District 18

Paul Vallone

New York City Council

District 19

Peter Koo

New York City Council

District 20

Francisco Moya

New York City Council

District 21

Costa Constantinides

New York City Council

District 22

Barry Grodenchik

New York City Council

District 23

Adrienne Adams

New York City Council

District 28

Karen Koslowitz

New York City Council

District 29

Elizabeth Crowley

New York City Council

District 30

Eric Ulrich

New York City Council

District 32

Rafael Espinal

New York City Council

District 37

John Quaglione

New York City Council

District 43

Kalman Yeger

New York City Council

District 44

Alan Maisel

New York City Council

District 46

Mark Treyger

New York City Council

District 47

Chaim Deutsch

New York City Council

District 48

Steven Matteo

New York City Council

District 50

Joe Borelli

New York City Council

District 51

Manny Vilar

Town Supervisor

East Hampton

Liam McLaughlin

City Council President

Yonkers

Jack Martins

County Executive

Nassau County

Donald B. Smith

Sheriff

Putnam County

Joseph Conway

Judge

Nassau County Court

Steve Nasta

Supervisor

Town of North Hempstead

Robert Astorino

County Executive

Westchester

Anthony D'Esposito

Councilman

Town of Hempstead



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

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. 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

Michael falladino

President

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

THE POLICE UNION REPRESENTING THE GREATEST DETECTIVES IN THE WORLD
APPLICATIONS — NATIONAL ASSOCIATION OF POLICE ORGANIZATIONS (NAPO)

ATRONS — NATIONAL ASSOCIATION OF PULICE ORGANIZATIONS (NEW YORK STATE ASSOCIATION OF PBAs



October PBA in the News

Oct. 25, 2017 PBA PRESIDENT'S STATEMENT ON THE ISSUE OF HOMELESS IN THE SUBWAY

"Too many of our city's elected officials seem to be in denial about the impact of their public safety policies. They decry the resurgence of quality-of-life problems, then they pursue policies that discourage proactive policing of those issues. Whether it's ambiguity over the enforcement of subway rules or harmful legislation that attempts to micromanage searches and other police activities, New York City police officers are constantly saddled with the burden of fixing policy failures we had no hand in creating. Governor Cuomo is absolutely right: nobody should be sleeping in the subway, and New York City police officers play a role in preventing that from happening. We wish the rest of our elected leaders would support us in that effort."

Oct. 20, 2017

Speaking to reporters outside of Queens criminal court before the start of the trial of the killer of P.O. Brian Moore, Pat Lynch said that **New York City police officers would be there through every step of the process** to see the cop-killer face justice. During a break in the trial, **Lynch slammed the "insulting" excuses** offered by the defense, including their claim that the cop-killer's epilepsy caused him to murder P.O. Moore in cold blood. https://www.nycpba.org/news/pba-video/pba-171020-trial1.html



PBA Endorsements

2017

updated Oct. 19, 2017

https://www.nycpba.org/pac/index.html

Brooklyn District Attorney	Eric Gonzalez	30th NYC Council District	Elizabeth Crowley
3rd NYC Council District	Corey Johnson	34th NYC Council District	Tommy Torres
4th NYC Council District	Keith Powers	36th NYC Council District	Robert Cornegy
5th NYC Council District	Ben Kallos	38th NYC Council District	Felix Ortiz
7th NYC Council District	Mark Levine	41st NYC Council District	Henry Butler
8th NYC Council District	Robert Rodriguez	43rd NYC Council District (Democratic primary)	Justin Brannan
11th NYC Council District	Andrew Cohen	43rd NYC Council District (Republican primary)	John Quaglione
13th NYC Council District	Mark Gjonaj	44th NYC Council District	Kalman Yeger
14th NYC Council District	Fernando Cabrera	46th NYC Council District	Alan Maisel
15th NYC Council District	Ritchie Torres	47th NYC Council District	Mark Treyger
17th NYC Council District	Rafael Salamanca		7.0
18th NYC Council District	Ruben Diaz, Sr.	48th NYC Council District	Chaim Deutsch
19th NYC Council District	Paul Vallone	49th NYC Council District	Kamillah Hanks
20th NYC Council District	Peter Koo	51st NYC Council District	Joseph Borelli
21st NYC Council District	Francisco Moya	NYC Civil Court 2nd District, Richmond County	Lisa Grey
23rd NYC Council District	Barry Grodenchik	Suffolk County District Attorney	Timothy Sini
27th NYC Council District	I. Daneek Miller	Suffolk County Sheriff	Errol Toulon, Jr.
28th NYC Council District	Adrienne Adams	Nassau County Executive	Jack Martins



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

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

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

http://www.nycpba.org/benefits/retiree-supplement.html Supplemental benefits

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.nypdcea.org/

















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



World Trade Center Health Program. Learn More.



The following is an excerpt from the LBA October 2018 Newsletter

JEANNIE KELLY, MT. SINAI'S WTC HEALTH PROGRAM OUTREACH AND EDUCATION COORDINATOR:

I would like to thank Jeannie for speaking with and informing our members at the meeting in regard with the importance of enrolling in several of the programs affiliated with providing services to our members who were involved with the rescue and recovery efforts on and after September 11th. Jeannie reiterated to our members that they must ensure that they have filed a Notice of Participation with the Police Pension Fund. The Notice of Participation (NOP) is <u>not</u> an application for disability benefits, but merely preserves the right of the member of the service to file for a WTC disability pension if he or she becomes disabled due to a 9/11-related illness.

Failure to file the NOP may preclude the member from receiving a WTC disability pension or death benefit in the future. The NOP Form can be found on the **NYPD Police Pension Fund website**. Click on the following link and look to see if your Tax# is listed as having filed a Notice of Participation: http://www.nyc.gov/html/ nycppf/html/wtc information/wtc information.shtml.0

If your Tax number does <u>not</u> appear, you must file the form (even if you currently have no symptoms of illness) by <u>September 11, 2018</u>, to be eligible in the future in case of illness and/or death. Some of the materials you can use to verify your Notice of Participation work claims include your memo books, DARS (daily activity reports), overtime slips, detail rosters, command log entries (either still at your command or at the borough command), signed and notarized affidavits from colleagues verifying you were at the pile, the Morgue, or Freshkills Landfill, photographs taken at the locations during the rescue and recovery, and/or news articles from the rescue and recovery in which you are mentioned. <u>The deadline to have a Notice of Participation on file with the Police Pension Fund is September 11th, 2018.</u>

Jeannie also informed our members that they should enroll and participate in the Mt. Sinai WTC Health Screening Program. The World Trade Center Health Program provides medical monitoring and treatment for responders and survivors who were exposed at the World Trade Center site. This includes active police officers, as well as retirees, civilian volunteers, clean-up workers, and residents who were present in the exposure zone between September 11, 2001, and July 31, 2002. Anyone who was exposed should enroll in the program for monitoring, even if they are not currently sick or experiencing any symptoms. Members who wish to enroll in the Mt. Sinai WTC Health Screening Program can call 1-888-982-4748 or 1-888-702-0630, or go online to download the enrollment form at www.cdc.gov/wtc, and click on "Find Out How To Apply".

Jeannie also reminded our members of the "9-11 Victim Compensation Fund" ("VCF"). The September 11th Victim Compensation Fund provides financial compensation for any individual (or a personal representative of a deceased individual) who suffered physical harm or died as a result of the terrorist-related aircraft crashes of September 11, 2001. This includes active police officers, as well as civilians, who were within the exposure zone between September 11, 2001, and May 30, 2002. The Fund can pay awards of up to \$90,000 for non-cancerous conditions, and can pay up to \$250,000 for eligible cancers. The Fund can reimburse you for significant out-of-pocket medical expenses, as well as household services you are no longer able to perform due to your WTC-related conditions. The Fund can also pay for lost earnings if you suffer from a disabling WTC-related condition.

All claims must be perfected by December 18, 2020, the date the Fund is set to close.

If you believe you may be eligible to file a Victims Compensation Claim, we strongly urge our members to contact and confer with our Article II Disability attorney Nick Cifuni. You can call Nick at 212-766-5800.

9/11





Below are summaries of news articles that appeared in October about 9/11 Health and Compensation issues.

Links to these articles and an archive of past articles by year, can be found on the 911 Health Watch website at http://www.911healthwatch.org/news/:

October 28, 2017 -- Daily Mail -- New York firefighter who died from a brain tumor linked to 9/11 remembered for being 'loved by many' and his work on the Zadroga Act to protect those who were made sick at Ground Zero

Robert Tilerarcio, 58, was remembered by friends and family at the funeral Mass held at St. Rose of Lima Catholic Church in Massapequa, New York.

October 21, 2017 -- Newsday -- Former FDNY lieutenant from North Bellmore honored posthumously

Hempstead Town officials Saturday dedicated a North Bellmore street in honor of a longtime resident and New York City firefighter who died of illnesses contracted at Ground Zero after 9/11.

October 17, 2017 -- Journal of Emergency Medical Services -- In Memory of Mike Guttenberg

It is with great sadness that I share news of the loss of Dr. Michael Guttenberg, Northwell Health's medical director of clinical preparedness and our Center for Emergency Medical Services (CEMS), who died this morning after a lengthy battle...

October 16, 2017 -- NY Post -- Hero 9/11 EMT denied disability pension because of his weight

The city's largest pension board is refusing to grant a disability pension to a 291-pound worker who developed asthma after the cleanup effort at Ground Zero, saying his weight was the chief cause of his illness.

October 13, 2017 -- Fox News -- What is the status of the 9/11 Victim Compensation Fund?

The program to date has paid out over \$3.1 billion covering more than 14,000 compensation determinations; Laura Ingle takes a closer look for 'Special Report.'

October 10, 2017 -- U.S. News & World Report -- Names of Firefighters Sickened After 9/11 Placed on Memorial

The names of 112 New York City firefighters who died of illnesses after spending time at the World Trade Center after the Sept. 11 attacks have been added to a state memorial for firefighters killed in the line of duty.

October 3, 2017 -- NY Daily News -- Retired NYPD Captain Carmine Cantalino dies at 61 of 9/11-related illness

A retired NYPD captain who immigrated to the U.S. as a teenager and developed a strong patriotic sense of duty has died from a 9/11-related illness, according to family and union officials.

9/11



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.



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

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.)

Effective on Veterans Day, November 11, 2017, and continuing thereafter, honorably discharged military veterans will be able to shop the on-line Post Exchange.

In order to do so they have to register on-line at VetVerify.org.

It requires the name, date of birth, last 4 digits of the Social Security number, and branch of the Armed Forces served.

Once in the system, they will be able to view the actual discounted prices of merchandise on-line.

Additionally, I've read that sales are tax free and shipping is free over \$49.

This benefit excludes shopping at Commissaries, as they are federally subsidized.

https://www.shopmyexchange.com/veterans

https://www.militarytimes.com/pay-benefits/military-benefits/2017/06/05/veterans-can-register-now-for-chance-at-early-access-to-online-military-exchange-shopping/

https://www.militarytimes.com/pay-benefits/mil-money/2017/07/10/your-questions-answered-about-the-new-veterans-online-shopping-benefit/

Military Records/DD-214 Update 05 ► Available Online

It's official; DD-214s are NOW Online. Please pass on to other vets. The National Personnel Records Center (NPRC) has provided the following website for veterans to gain access to their DD-214s online: http://vetrecs.archives.gov or try http://vetrecs.archives.gov or try http://www.archives.gov/veterans/military-service-records. This may be particularly helpful when a veteran needs a copy of his DD-214 for employment purposes. NPRC is working to make it easier for veterans with computers and Internet access to obtain copies of documents from their military files.

Military veterans and the next of kin of deceased former military members may now use a new online military personnel records system to request documents. Other individuals with a need for documents must still complete the Standard Form 180, which can be downloaded from the online web site. Because the requester will be asked to supply all information essential for NPRC to process the request, delays that normally occur when NPRC has to ask veterans for additional information will be minimized. The new web-based application was designed to provide better service on these requests by eliminating the records centers mailroom and processing time. [Source: Vet Council - St Johns Cnty FL | Michael Rothfeld | March15, 2016 ++]

Cry of the Line of the Company of th

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%
200f%20Insurance.pdf

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

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

This benefit was established to assist members and eligible dependents to defray some of the non-covered medical and surgical expenses incurred for services rendered by non-participating or out-of-net-work providers and to provide coverage for catastrophic illness.

The below information is listed on their respective websites.

SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

http://nypdsoc.com/retcatastrophic.html

SBA—Eligibility

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

Definition of PPO and POS

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

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

SBA GHI Catastrophic Coverage continued.....

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

When the subscriber uses an out-of-network provider, health care delivery resembles that of an indemnity insurance product, with less comprehensive coverage and subject to deductibles and coinsurance. HIP PRIME POS and U S. Health Care (QPOS) are POS plans.

The SBA H&W Fund catastrophic coverage plan does not cover subscribers of exclusive participating organizations (EPOs) because they do not provide any out of network benefits.

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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



Social Security Benefits to Increase in 2018

Posted on October 13, 2017 by Jim Borland, Acting Deputy Commissioner for Communications

When we announce the annual cost-of-living adjustment (COLA), there's usually an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month. Federal benefit rates increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when prices increase, making your cost of living go up. This means prices for goods and services, on average, are a little more expensive. The COLA helps to offset these costs. As a result, more than 66 million Americans will see a 2.0 percent increase in their Social Security and SSI benefits in 2018.

Other changes that will happen in January 2018 are based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax will increase to \$128,700. The earnings limit for workers younger than "full" retirement age will increase to \$17,040 and the limit for people turning "full" retirement age in 2018 will increase to \$45,360.

Cost-of-Living Adjustment (COLA) Information for 2018

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 66 million Americans will increase 2.0 percent in 2018.

The 2.0 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 61 million Social Security beneficiaries in January 2018. Increased payments to more than 8 million SSI beneficiaries will begin on December 29, 2017. (Note: some people receive both Social Security and SSI benefits)

Read more about the Social Security Cost-of-Living adjustment for 2018: https://www.ssa.gov/news/press/releases/#/post/10-2017-1

The maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$128,700.

The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1954) will increase to \$17,040. (We deduct \$1 from benefits for each \$2 earned over \$17,040.)

The earnings limit for people turning 66 in 2018 will increase to \$45,360. (We deduct \$1 from benefits for each \$3 earned over \$45,360 until the month the worker turns age 66.)

There is no limit on earnings for workers who are "full" retirement age or older for the entire year.

Read more about the COLA, tax, benefit and earning amounts for 2018.







NYPD 10-13 Club of Charlotte

After Holiday Dinner Party Saturday January 20, 2018, 6:30 PM The Blue Heron at Carolina Lakes Golf Club

\$50 Per Person Includes Appetizers, Dinner, Dessert, Four Alcoholic Drinks & DJ

MENU

Passed Appetizers
6:30 pm-7:30 pm
Crabcakes
Coconut Shrimp
Pesto Cream Cheese Stuffed Mushrooms

Dinner 7:30 pm

Salad Bar

Starches
Baked Potato Bar
Rolls with Butter

<u>Vegtables</u> Roasted Vegetable Medley

Entrée Chicken Marsala Prime Rib W/Au Jus and Horsey sauce

> Dessert Cake

Beverages
4 House Alcoholic Beverages
Coffee, Iced Tea, Water, Soda,

Please bring a check to the November meeting or send a check to NYPD 10-13 Club of Charlotte, NC 137 Cross Center Rd. Suite 150 Denver, NC 28037-5009



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 <u>one</u> of these documents:

- Social Security card
- 1099 tax fom
- 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

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

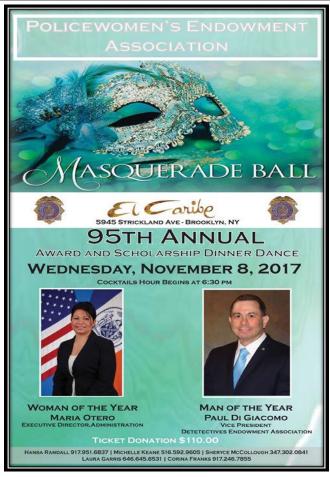
Like state IDs, passports will now include added technology to ensure security and decrease fraud. Catching up with many other countries, U.S. passports changes mean that new passports will include a data chip that can provide all your personal info upon scanning it onto a computer. You can also expect 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://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.





ATTENTION!!

Filing has re-opened!!

NOTICE TO ALL UMOS

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.



Computer Crimes Squad Telephone Analysis Unit Hostage Negotiation Team Arson and Explosion Squad Joint Bank Robbery Task Force Department of Investigation Squad Animal Cruelty Investigation Squad

LIMITED SEATING

Auto Squad Bank Squad **Fugitive Squad Identity Theft Squad** Special Frauds Squad Central Robbery Section **Bond and Forgery Squad** Joint Terrorist Task Force **Property Recovery Squad** Safe, Loft and Truck Squad Financial Crimes Task Force Pickpocket Confidence Squad



162-45 Cross Bay Boulevard Howard Beach, NY 11414

Please purchase tickets in advance

No tickets sold at the door

646-660-5803

Ticket Committee

Lt. Kenneth McCann Lt. Chris Zimmerman Set. Kevin Farrell Det. Jose Morales Det. Sal Abuiso Ret.

646-306-3886 646-739-0144 917-416-4546 646-772-6684

Det. David Ramirez Det. Chris Ward Det. John Timpanare Det. Angelo Garcia

347-672-0804 646-644-3653 718-755-2084 Det. Chris Connolly 646-610-6781 PRAA Maria Bullaro Ret. 646-704-1491



NYC Police Pension Fund Information (in October's newsletter)

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 25th 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

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. <u>This law extends the Notice of Participation filing deadline to September 11, 2018 for all members</u> 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, 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, 25th 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.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

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

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.



Pension Payroll Dates

Yearly Calendar

January 2017 - December 2017

_	uar	_				_
S	M	Т	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				

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				

Ma	rch	201	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	

Apı	ril 2	017				4
S	М	Т	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						

S	М	Т	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			

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	

Juh			100	220	23	192.0
5	M	1	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					

S	M	Т	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		

S	M	Т	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

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				

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		

Dec	cem	ber	201	17		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.

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 decease'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) 693-5607/5919

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
- Detectives Detectives' Endowment Association (DEA) at (212) 587-9120
- Sergeants Sergeant's Benevolent Association (SBA at (212) 431-6555
- Lieutenants and above Superior Officers Council (SOC) at (212) 964-7500
- 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.
- 3. Contact the NYPD Operations Unit located at One Police Plaza at (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 (Funeral Director will usually do this for you).
- 5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

- 6. If a veteran, notify the Veterans Administration at (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

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 - 3rd Floor

New York, NY 10006

They will send the surviving spouse a <u>pre-numbered application</u> 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. <u>Applying for this must be done within 30 days</u>. 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.

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

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.

	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 Recipro- cal Concealed Carry Handgun	
Educational Property	YES	YESIf 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	YESUnless Posted	YES Unless Posted	YES Unless Posted	
Certain State Property & Courthouses (This does not address Legislative office prop- erties.)	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	see note below	NO	NO	NO	
Law Enforcement or Correctional Facility	YES	NO	NO	NO	
Federal Property	NO	NO	NO	NO	
While consuming alcohol or while alcohol or controlled substance is in the blood	NO	NO	NO	NO	
Assembly where admission is charged	YES	YESUnless Posted	YES Unless Posted	YES Unless Posted	
State owned rest area	YES	YES	YES	YES	
Posted local government recreational facilities	YES	NO	NO	NO	

**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



The next HR 218 class will be conducted on Nov. 12, 11am to 2pm at Denver Defense 1417 Highway 16 in Denver NC.

Class cost is \$50.

Each student will need 100 rounds of ammunition, a directional draw holster, and a flashlight.

Call the range at 704-489-1000 to reserve your spot.



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

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

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.

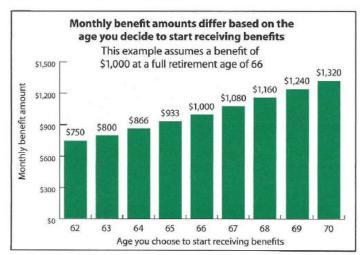
If you retire early, you may not have enough income to enjoy the years ahead of you. Likewise, if you retire late, you'll have a larger income, but fewer years to enjoy it. Everyone needs to try to find the right balance, based on his or her own circumstances.

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

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.



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 for information and to apply.

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. 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;

131/3 percent at age 64; or 63/3 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 rat	
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.

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

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

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

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

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)

The FBI Has Released Startling Statistics That Reveal The Increasingly Dangerous Work Environment For Police Officers Thanks To BLM Style Ambushes.

Horrific and shocking statistics were recently released by the Federal Bureau of Investigations that detail a tense debate in modern America. These new numbers show that police officers are being subjected to extreme and growing amounts of violence during their work. Although many would have one believe that all police officers are hostile and nearly uncontrollable, many are forced to suffer intense acts of violence. Police officers in 2016 saw upwards of 57,000 cases where officers were assaulted while in the line of duty and 118 deaths in the line of duty, up 37% from the previous year.

This number is startling because it details the number of officers that have been murdered by offenders and suspects. The number of police officers that were murdered was 66, with 17 ambush situations topping the list as the deadliest cause. Liberals and ignorant individuals will paint police officers as rabid dogs who are doping on steroids and killing people for fun. but the reality of their unique circumstances helps explain their paranoia and misplaced hostility.

This is a very lively debate in American politics that has certainly left a stain on Sundays in the United States. The debate between police brutality and racism made its way into the American homes by having wealthy and extremely privileged athletes sit out and disrespect the National An-them. This was an already tense debate but this level of publicity has had the nation's focus for some time now.

Many on the left would have one believe that cops are pigs and that they are simply racist but the issues are more complicated than that. Leftists do not want to hear that because they do not like to debate and any attempts to are stopped with crude insults, and lately violence. However, even the FBI must admit that there is a reason why police officers are so hostile as their lives are at a constant risk as these new statistics show horrifying work environments.

More police officers are killed in Black Lives Matter style ambushes than any other category and yet the American people are supposed to believe that the cops are the problem?

It is sad and strange to see so many disrespecting the flag and those who risk their lives to defend it do it for such a bad and insincere cause. Hundreds have been killed in inner-cities across the United States from gang, drug, or gun violence and yet these overpaid celebrity athletes use their platform to spew liberal propaganda. All they are doing is revealing themselves to be misinformed sell outs as the numbers show the issue is more complicated than just systematic racism.

Many in the country are right to feel that sometimes police officers use excessive force or pro-filing when they are apprehending suspects. However, the liberal left has hijacked the just and Constitutional concern that surrounds police brutality by painting all of the police as deranged racists who just want minorities to suffer. What that has done has transformed the debate from a conversation regarding the a stressful job and misplaced hostility to all cops are racists and anybody or institution that supports cops is also racist. It shows that the radicalized liberals appealing to mass hysteria have no desire to help the issue, just use it to gain power.

Continued next column.....

The FBI statistics continued to reveal more significant numbers that show police officers are somewhat justifiable in their paranoia and suspicion while in the line of duty. Of the 57,000 recorded assaults, 16,000 of them sustained serious injuries as a result of the assaults suspects inflicted upon them. Police officers face incredible challenges during their active hours and should be offered a slight bit more leniency when they think they must use force and the wrong choice could be fatal.

The left continues to radicalize many in the debate because it will result in more outbursts, both peacefully and violently. The increasing numbers revealed in the FBI statistics show that this debate will continue to escalate so long as liberals fail to see why police might act too aggressive or hostile. With the numbers of police being killed in the line of duty rising and radicalized leftists call-ing for their deaths, it is plain to see why America is so divided in this modern political arena.

Important Telephone Numbers

NYPD General Info: 646-610-5000 **NYPD Operation Desk:** 646-610-5580 212-693-5100 Pension Section(Art 1): 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 888-382-1222 Do not call Registry:

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

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

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.policesupport.com/

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

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

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

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

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

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

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

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

OTHER POLICE RELATED SITES

National NYPD 10-13 Organizations, Inc.- http://www.nationalnycpd1013.org/ The Fraternal Order of Police - http://www.grandlodgefop.org/

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

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

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

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

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

U.S. Department of Homeland Security

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

GOVERNMENT

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

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

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

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

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

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

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

The 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

5 November 1906

POLICE SERGEANTS GET ORDERS TO MOVE

Commissioner BINGHAM announced the following transfers this morning which go into effect at 6 o'clock tonight:

Sergeant John DWYER, from Adams to Fulton street;

Sergeant Charles NICHOLS, from Vernon avenue to Williamsburg Bridge;

Sergeant James LYNCH, from Williamsburg Bridge to Vernon avenue.

There were also nine roundsmen involved in the transfer, as follows:

Edward HAYES, Prospect Park to Fifth avenue;

Thomas FOX, Fifth avenue to Prospect Park;

Willard MILLER, Hamilton avenue to Glendale, Queens;

Morris COHEN, Glendale to Hamilton avenue;

William McKONE, Astoria to Flushing;

John BARRY, Hunter's Point to Flushing;

James EDWARDS, Richmond Hill to Williamsburg Bridge;

James McCALLEY, Jamaica to Far Rockaway.

Ten patrolmen were also transferred by the same order.

13 November 1906

EIGHTEEN SERGEANTS FOR DETECTIVE BUREAU

Eighteen new detective sergeants reported for duty this morning to Acting Captain McCAULEY, of the local detective bureau.

For the past few months Acting Captain McCAULEY has been making requests to Commissioner BINGHAM to furnish more more for this department, especially Italian detectives, and to-day is the first time his requests have been complied with.

The new men are:

Thomas F. MURRAY, Fiftieth precinct

John J. MAHONEY, Eighty-fourth precinct

Salvatore SANTORO, Sixth precinct

Frank McLAUGHLIN, Fortieth precinct

Frank J. LISANTE, Twenty-second precinct

William A. WOOD, Thirtieth precinct

John J. QUIGLEY, Forty-fourth precinct

Francis J. CARNELLI, Eighth precinct

William A. ASIP, Fifty-first precinct

Robert W. CLARK, Fifty-second precinct

Frank J. MAGRINO, Eighth precinct

Louis ROSS, Twenty-ninth precinct

Frank HAGGERTY, Thirty-fifth precinct

John R. CROWLEY, Forty-seventh precinct

James A. DONLON, Ninth precinct

Frederick LYNCH, Fifty-fifth precinct

William WALSH, First precinct

NOSTALGIA

POLICE-MEN NEWS

Continued)

14 November 1906

S. Brooklyn-BRAVE FIREMAN GETS CONGRESSIONAL MEDAL

Philip C. PREGENZEL, a fireman attached to Engine Company 144, Coney Island, was called before Fire Commissioner LANTRY yesterday, and in the presence of Chief CROKER and others of the department complimented for his bravery in saving two lives at Coney Island. The Commissioner pinned on PREGENZEL's breast the Congressional medal which had been awarded him by the Volunteer Life Saving Association.

PREGENZEL, when in swimming at the Island on Aug. 2, 1904, rescued Mrs. Annie GERAGHTY, of 3017 West Twenty-third street, Coney Island, from drowning. He nearly lost his own life in so doing. On Aug. 23, 1905, PREGENZEL rescued ex-Police Capt. Adolph HASSLACHER from the water off Sea Gate.

PREGENZEL, when in swimming at the Island on Aug. 2, 1904, rescued Mrs. Annie GEAGHTY, of 3017 West Twenty-third street, Coney Island, from drowning. He nearly lost his own life in so doing. On Aug. 23, 1905, PREGENZEL rescued ex-Police Capt. Adolph HASSLACHER from the water off Sea Gate.

23 November 1906

Deputy Commissioner O'KEEFFE received a letter to-day from CHARLES H.TAG, in which a check for \$10 was enclosed for the Police Pension Fund. Mr. TAG said he sent the money in recognition of the act of Patrolman J. CANTWELL, of the Fifty-sixth precinct, who at the risk of his life, saved a woman and two children from death at the hands of a reckless driver.

26 November 1906

THREE POLICE SERGEANT RETIRED ON PENSIONS On their own application, three sergeants of police were retired today on \$1,000\$ per annum.

They were Sergeant James E. KENNY, of the Vernon avenue station, Samuel HANCOCK, of Glendale station, and Robert HALFPENNY.





Membership Meeting Minutes October 10, 2017

President Harvey Katowitz called the meeting to order at 6:45pm with the Pledge of Allegiance. There were 52 members, 03 new members and 05 guests present.

This was followed by the reading of the names and circumstances of death of the 9 law enforcement officers who died n 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.

Introduction of Guest(s): N/A

Roll Call of Officers

President: Harvey Katowitz
Vice President: Dave Schultheis
Treasurer: Ben Pepitone

Secretary: Scott Hickey - Excused Sgt. at Arms: Harry Dobson - Excused

Trustee: Bob Fee
Trustee: Brenda Jordan

Trustee: Bernard Roe - Excused

Trustee: John Sabato Historian: Kevin Gribbon

Chaplain: Donald Sanchez - Excused

Review of September Minutes: A motion to waive the reading of the minutes was made by John Krohn and was seconded by Sam Reiver. The motion passed.

Sickness & Distress:

- Scott Hickey 9/11 related cancer.
- Ret. NYPD Capt. Bruce Hollenbeck, father-in-law/father of Ed & Wendy Hendrickson passed away on Oct. 7.

Communications & Bills

• River Hills Security a 20 team of full and part time armed security officers is looking to hire 4-6 more officers. Work is in a quiet gated community at the NC/Sc border. The official address is 165 Heritage Dr Clover SC 29710. They need part timers Sunday and Monday all three shifts and I may add a full timer or two. No heavy lifting here! About half of the security team are 10-13 members. Pay is 11-12 an hour with all sorts of old school benefits like free uniforms, licensing etc. Full timers are eligible for a 401k that River Hills funds with 5 pct of their salary after a year. Contact Club member Mike Schoonmaker at 803-230-1364 if you are interested.

Report of Officers

President.

- Harvey discussed what transpired at the National Convention and the lobby day in Albany. He reminded members who participated in the search and recovery effort at the WTC and S.I. Landfill to register with the WTC health registry, even if they are not sick. Registration has been extended until Sept. 2018.
- Harvey will email Club members who live in Charlotte the names of the candidates FOP Lodge 9 endorsed.
- Approx. \$15,000 was raised at the Jimmy LaRossa Memorial Golf which will be donated to the Marine Corps Wounded Warriors.
 Program. Harvey thanked all of the volunteers and acknowledged the work done by Valerie Sabato.

Vice President: Dave discussed the after holiday dinner party and provided members with the menu.

Treasurer: Ben reported the following:

September 30, 2017

Beginning Balance \$27.688.29

Cleared Transactions

Checks and Payments -\$1,707.50
Deposits and Credits \$14,427.00
Total of Cleared Transactions \$12,719.50

Cleared Balance \$40,407.79

Un-cleared transactions (7) -\$3,374.53

Register Balance \$37,033.26

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

Secretary: Excused

Trustees:

· Bob Fee: Nothing to report

• Brenda Jordan discussed the honor guard.

• Bernard Roe: Excused.

Chris Russo: Nothing to reportJohn Sabato: Nothing to report.

Sgt. at Arms: Excused

Historian: Nothing to report

Committee Reports:

Social: Our After Holiday Dinner party will be on Jan 20, 2018.

Membership: 390 membersHonor Guard: Nothing to report.

Sunshine: Nothing to report.

Jimmy LaRossa Memorial Golf Tournament: Approx. \$15,000 profit.

Old Business:

Harvey read the folowing proposed bylaw additions to the members and a motion to accept them was made by Rich Doyle and seconded by Bob Fee. The motion passed.

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.

New Business:

Proposition for Membership:.

- Returning member Ret. NYPD Det. Tom Kurtz
- Ret. NYPD Det. Sgt. Tony Long, DEA Task Force
- Ret NYPD P.O. Michael (Mickey) O'Brien, Transit Bureau SOD City Wide Task Force

A motion to accept the new members was made by Jim Burchill and was seconded by Stan Pentol. The motion passed.

Club Election: Being that they were running unopposed, Bob Fee cast one vote for the entire executive board and for trustees Brenda Jordan and Chris Russo

Good of the Club:

50/50 of \$110.00 was won by Stan & Carol Pentol. The winnings was donated back to the Club.

A motion to adjourn was made by Chris Russo and was seconded by Kevin Gribbon. The motion passed.

NYPD

NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD SUITE 150 DENVER, NC 28037

HARVEY KATOWITZ PRESIDENT

I AST NAME



DAVE SCHULTHEIS VICE PRESIDENT

D/II



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

MEMBERSHIP APPLICATION

EIDET

EAST NAME			
ADDRESS		CITY_	
STATE	ZIP CODE		MALE () FEMALE ()
HOME PHONE ()		CELL PHONE	
BUSINESS PHONE ()	_ SPOUSE'S NAI	ME
EMAIL ADDRESS			
BIRTH DATE	_ LAW ENFORCEME	ENT AGENCY	
TAX # APP	OINTMENT DATE	RETIRE	MENT DATE
MODE OF RETIREMENT:	SERVICE () ORDINARY	Y DISABILITY () AC	CIDENTAL DISABILITY ()
VESTED ()			
LAST COMMAND	LAST R	ANK HELD	
PREVIOUS COMMANDS			
I declare my desire for m membership fee and reg member in good standing	ularly subscribe my rene	ewal fee by the 1 st of	C, Inc. I will submit my January each year to remain a tired Law Enforcement Officer.
SIGNED		DATED	

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

SUPPORT OUR SPONSORS



Straight Talk. Straight Results.

Straight away, you'll notice that BracesPlus is a unique kind of orthodontics practice. For over 20 years, Dr. Graham has treated patients first by addressing their chief concerns. That's just the starting point. He'll gladly explain the details of your diagnosis and will make treatments as convenient and affordable as possible, with appointments before school, evenings, Fridays and even on Saturdays. But wait, there's more...

We're In-Network Providers for 12 of the most popular insurance companies, so your treatment will more than likely be covered. And since patient compliance is so crucial to the successful outcome of orthodontic treatment, we proudly offer our exclusive BracesPlus GUARANTEE to all compliant patients. That's peace of mind; from the moment you start wearing braces.





Skill Matters

704 - 821 - 8008 www.BracesPlusDental.com

WESLEY CHAPEL

SOUTHPARK

6400 Weddington Monroe Rd. / 84, Suite D

5940 Fairview Rd., Suite 103

10% discount to 10-13 Members and their families

The guy's from Brooklyn.

He knows what he's doing.

You'll be happy.

'Nuff said.





Phone: (704) 527-2725 Fax: (888) 286-0916 5200 Park Road

Suite 122

Charlotte, NC 28209-3651

Web site: http://www.sboyarcpa.com/scottboyarcpa.html

You can reach Scott Boyar, CPA, PLLC. by our e-mail form to ensure the most prompt response to your inquiries.





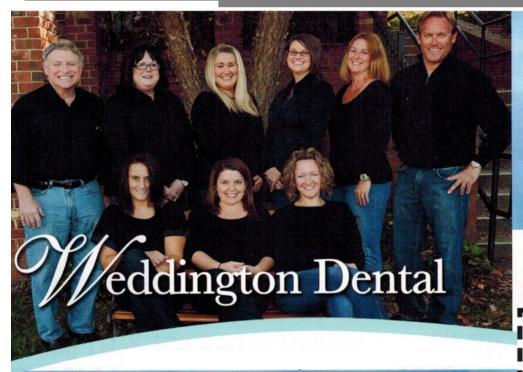
"Helping Your Family Lead A Healthy Life"

Toringdon Market 3419 Toringdon Way, Suite 104 Charlotte. NC 28277

Phone: 704.544.8881 Fax: 704.544.2882



SUPPORT OUR SPONSORS



Christopher W. Wasulko

Weddington Corners ~ 13721 Providence Rd • Weddington, NC 28104 (704) 849-0822 • www.weddingtondental.com

- State-of-the-art dentistry
- Smile enhancement including Zoom whitening
- Veneers, crowns, implants, bridges & many other restorative services
- Dental insurance form completion & filing
- Conveniently located at Providence Rd. & Hwy 84
- Caring, conscientious staff
- We welcome new patients
- 20% discount to 10-13 members and their Families

WHITENING SPECIAL

Professional Tray Whitening

\$199

Established Patients Only. Expires 2/20/13

Retiring and Moving to North Carolina or South Carolina?



Allow me to be your Real Estate Broker
As a Buyers Agent
Experienced in negotiating
the Offer to Purchase and Closings
Knowledge of the area
(Native Charlottean)

Associate Member
Lodge 9 Fraternal Order of Police
(I understand your needs)

MOST IMPORTANT
I'll have your back in all transactions!

Meba Thompson Real Estate Broker Allen Tate Company Phone 704-661-0699

Alan F. Willms

Personal Vacation Planner



ently Owned and Operated Affiliate of America's Vacation Center

AMERICAN EXPRESS

Travel

Representative

355 County Rte. 62, New Hampton, NY 10958

TEL 1-888-609-1727 FAX 845-355-3340

WEB WWW.AVOYATRAVEL.COM/EXPERT/ALANWILLMS

EMAIL | Alan. Willms@AvoyaTravel.com

Henry J. Dobson

914-261-4312

bigdog054@carolina.rr.com



NRA Certified Instructor

NC Concealed Carry Handgun Permit Instrutor

essons are Private & Confidential



SUPPORT OUR SPONSORS















Ruth Incandela

Cruise & Vacation Consultant

Mooresville, NC

Office: (704) 662 9589 Mobile: (516) 380 2006

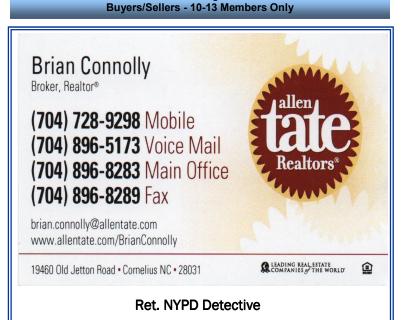
rincandela@cruiseshipcenters.com www.cruiseshipcenters.com/RuthIncandela



Helping home buyers and sellers in the South Charlotte area since 1990 Proud Sponsor of the NYPD 10-13 Club of Charlotte, NC, Inc.

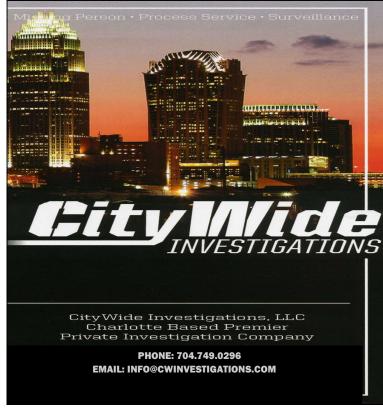
Patronize Our Sponsors







BUYING A HOME. OFFERS ARE BASED UPON LENDER APPROVAL.





PYRAMID ELECTRIC SERVICE INC.

Full Service Electrical Contractor Serving North and South Carolina

704-666-1937

20% discount to Club members

Licensed and Insured Free Estimates Established 1963 **ROBERT FIGLIA**

pyramidelectricservice@gmail.com pyramidelectricservice.com



Operated by a subsidiary of NRT LLC

SCOTT HASSLER REALTOR®

516.965.9015 scott.hassler@cbcarolinas.com

COLDWELL BANKER 13

MLS

RESIDENTIAL BROKERAGE 2166 MANNA COURT ROCK HILL, SC 29730

www.coldwellbankerhomes.com

田倉

Looking to Buy or Sell in South Carolina?

Please give me a call!! Ret. NYPD Detective



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD SUITE 150 DENVER, NC 28037



DAVE SCHULTHEIS VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC Inc. is a not for profit organization whose newsletters are distributed to over 10,000 people nationwide, including 2,000+ people in the Charlotte metropolitan area.

Advertisement space is available in our newsletter.

Business Card \$75.00 per year

Quarter Page \$150.00 per year

Half Page \$300.00 per year

Full Page \$600.00 per year

Contact Name	 	 	
Telephone	 	 	
Email			
Business Name	 	 	
Address	 	 	

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

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

704 849-9234

or

Email

hkatowitz@charlotte10-13.com

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