



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 12



December 2017

PRESIDENT'S MESSAGE

Hi All,

I hope you had a wonderful Thanksgiving and that the delicious food you ate, and will continue to eat throughout this holiday season, stays off of the thickest parts your body.

For those of you who did not attend our November membership meeting, you missed a sumptuous feast. Kudos to Jim Burchill's son Brian, owner of Famous Toastery Restaurant who attended our meeting and provided our turkey dinner.

While relaxing after enjoying my Thanksgiving dinner I realized how fortunate I am to be able to spend the holiday at home with family and friends, unlike our law enforcement heroes who have died in the line of duty or had to work, or the members of our armed forces who have died in combat, or are serving far from home.

This holiday season there are many things that I am thankful for. They include, living in the greatest country in the world, surviving another year to collect my NYC pension and the many friends I have made while serving as president of our 10-13 Club.

It doesn't matter whether you celebrate Christmas, Hanukkah, Kwanzaa, or another religious holiday, it's that time of the year when our thoughts turn to the joys of gathering with family and friends in the spirit of thankfulness and giving.

In the spirit of the season, I ask that you continue to pray for the safety of all law enforcement officers and for the men and woman in our armed services who are fighting to protect our rights and way of life.

On Nov. 29, 18 heroes were added to the NYPD Hall of Heroes at NYPD headquarters. (See pgs. 3-7).

In 2016, Aetna opened up it's Medicare Advantage (PPO) Plan Extended Services Area (ESA) to NYC retirees who live in NC. While it was a blessing for our members who live in NC it was frustrating for our members who live in SC because the plan was not available to SC residents.

I am happy to report that as of Jan. 1, 2018, the plan will be available to NYC retirees who live in the following counties in SC: Abbeville, Charleston, Chester, Greenville, Laurens, Pickens, Union and York.

For those of you who live in Lancaster County, I fully expect the plan to be available to you in 2019.

(Continued next page)

**Our Next Membership Meeting Is
Tuesday December 12, at 6 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205
<http://www.charlotte10-13.com/>**

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PRESIDENTS MESSAGE

The next Annual Health Insurance Coverage Transfer Period for Retirees will be from November 1 - 30, 2018. In preparation for the transfer period, you can download a Health Benefits Application at this link, <http://www1.nyc.gov/assets/olr/downloads/pdf/health/health-benefits-application.pdf>. The page link also includes additional information in regard to filling out and forwarding the form. Active and Retired Members can visit the following link to view the current monthly rates for each available insurance carrier, <http://www1.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page>

There is no cost for the Aetna Medicare Plan and there are no deductibles or co-payments.

On Nov. 29 great news was received from the House Judiciary Committee re: **H.R. 38: Concealed Carry Reciprocity Act of 2017.**

By a 19-11 vote, the Constitutional Carry-friendly reciprocity legislation was voted out of the House committee and is now on its way to passage by the full House. The legislation would allow anyone with a pistol permit to carry in any state in the country.

Next it goes to the House floor for debate, possible amendments, and a full vote. Then the Senate votes on their version.

To amend title 18, United States Code, to provide a means by which nonresidents of a State whose residents may carry concealed firearms may also do so in the State.

Richard Hudson

Sponsor. Representative for North Carolina's 8th congressional district. Republican.

Read Text: <https://www.govtrack.us/congress/bills/115/hr38/text>

Last Updated: Jan 3, 2017

Length: 6 pages

Introduced: **Jan 3, 2017**

Status: **Ordered Reported on Nov 29, 2017**

The committees assigned to this bill sent it to the House or Senate as a whole for consideration on November 29, 2017.

The House Majority Leader indicated on Dec 1, 2017 that this bill may be considered in the week ahead. This bill is scheduled for the following committee meetings: Dec 5, 2017 2 p.m. — House Committee on Rules

Now is the time to put pressure on our representatives. Please call or write your representative ASAP and ask him/her to support this Act. <https://www.house.gov/representatives/find-your-representative>

If you have not yet paid your 2018 dues, please bring a check to our Dec. 12 membership meeting or remit payment using our dues renewal form: <http://www.charlotte10-13.com/wp-content/uploads/2017/09/NYPD-10-13-Club-of-Charlotte-Dues-Renewal-Form.pdf>

If you do not want to be shut out from attending our after Holiday Dinner/Dance Party (we are limited to 80 people) please make payment ASAP. See page 11 for further information.

As we approach the end of the year I am happy to report that we have added 58 new members to our club since the beginning of the year.

From the entire 10-13 Club Board

MERRY CHRISTMAS

HAPPY NEW YEAR

We Wish You and Your Family

A Happy, Healthy and Blessed New Year.

Fraternally,

Harvey Katowitz

Harvey Katowitz

They Must **Never** Be Forgotten

**BLUE
LIVES
MATTER!**



They Must Never Be Forgotten

The following members of the service were added to the Police Memorial Wall on November 29:



**Lieuteneant
Daniel O'Connor
Highway District
March 14, 1974**

Lieutenant Daniel O'Connor died from injuries received when his parked patrol car was struck by another automobile.

Lieutenant O'Connor was seated in a patrol car and parked on the FDR Expressway near the Brooklyn Bridge. The operator of an approaching vehicle lost control of his vehicle, causing the vehicle to spin around. The vehicle struck the front of the parked patrol car, and Lieutenant O'Connor was thrown forward, striking his head on the door support. He was thrown from the vehicle, landing on the roadway. Lieutenant O'Connor returned to work one week later, but had pain in his shoulder and stomach. He went to his doctor, who found internal injuries. Surgery was performed to correct the injuries, but the surgery was unsuccessful. Lieutenant O'Connor died from the injuries two months later.

Lieutenant O'Connor served with the New York City Police Department for 19 years and was survived by his wife. He was assigned to the Highway District.



**Detective
George Caccavale
Transit PD
June 26, 1976**

Detective George Caccavale was shot and killed while working an off duty security job at a cash checking store.

He was confronted by three armed men when he arrived at the store escorting a cash withdrawal. As he attempted to draw his weapon he was shot. The subjects then stole his gun and, as he attempted to draw his backup weapon, he was shot again.

The subjects fled the scene but were arrested and sentenced to 25 years to life in prison.

Detective Caccavale had served with the New York City Transit Police Department for 11 years. He is survived by his wife and daughter.



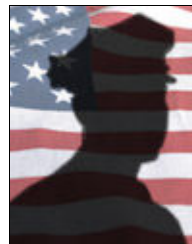
**Sergeant
Thomas Francis O'Grady
Mounted Squad Richmond Hill Precinct (102nd Precinct)
August 24, 1916**

Sergeant Thomas Francis O'Grady succumbed to injuries sustained five days earlier while responding to a report of a stabbing at Dexter Park in Queens.

As Sergeant O'Grady responded to the stabbing report, his Department horse, Bismarck, slipped on cobblestones at an intersection. Sergeant O'Grady was thrown from the horse, and the horse fell on top of him. Sergeant O'Grady suffered a fractured skull and other injuries as a result.

Sergeant O'Grady was transported to Saint Mary's Hospital where he remained until succumbing to his injuries four days later.

Sergeant O'Grady served with the New York City Police Department for 12 years and was survived by his wife and four children.



**Detective
Charles Cameron
114 Precinct
July 17, 1904**

Detective Charles Cameron was shot and killed by another Patrolman who mistook him for an offender.

Detective Cameron was at a park in Corona, Queens working a plainclothes detail at a picnic that included a live orchestra. As the orchestra went on a break, several members in the crowd became irate and began fighting with the members of the orchestra. Detective Cameron moved into the crowd and identified himself as a Detective. Several members of the crowd attacked Detective Cameron. Detective Cameron drew his revolver and fired two rounds, striking one of his attackers. The shots did not deter the crowd, and they continued to attack Detective Cameron, who was able to escape and crawl under the dance platform.

A uniform Patrolman arrived at the scene and was told a gunman was hiding under the stage. Unaware that the person under the stage was a fellow member of the Department, the Patrolman crawled under the stage and in the darkness ordered Detective Cameron to come out. After receiving no answer, the Patrolman fired one round, killing Detective Cameron. It is believed that Detective Cameron did not hear the commands due to his injuries from the attack and the noise from the people fighting.

Detective Cameron served with the New York City Police Department for 16 years.

They Must Never Be Forgotten



**Patrolman
Gerard Apuzzi
107 Precinct
May 4, 1968**

Patrolman Gerard Apuzzi was killed when he was asphyxiated by carbon monoxide fumes from his patrol car.

Officer Apuzzi had served with the NYPD for 15 years and was assigned to the 107th Precinct. He was survived by his wife, daughter, and two sons.



**Patrolman
Gustave Boettger
Traffic Precinct D
July 13, 1902**

Patrolman Gustave Boettger died of injuries he received when he was thrown from a horse.

Patrolman Boettger was on mounted patrol in Brooklyn when a horse pulling a wagon got out of control. The driver of the wagon jumped out, leaving another man in the wagon. Patrolman Boettger ranged alongside of the runaway horse near Fulton Street. He continued next to the runaway horse and seized the animal by the bridle. An automobile drove directly into the path of the horse, causing Patrolman Boettger's horse to come to a stop. The runaway horse swerved, and Patrolman Boettger was pulled from his horse and dragged for half a block. The runaway horse swerved again, running into an automobile, and Patrolman Boettger was struck by the left forward spring of the automobile, causing a skull fracture.

Several citizens helped Patrolman Boettger to his feet. Patrolman Boettger, dazed and bleeding, pulled away from them and again mounted his horse and started after the runaway. Another mounted patrolman joined in the chase and was able to capture the runaway horse. Patrolman Boettger kept up the chase until he saw the runaway horse captured. He then fell from his horse to the roadway.

Patrolman Boettger was taken to Swedish Hospital, where he partially recovered from his injuries. He died twelve years later as a result of his skull fracture.

Patrolman Boettger served with the New York City Police Department for 14 years.

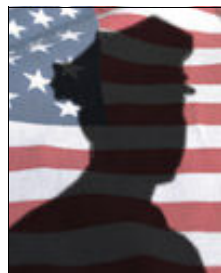


**Patrolman
Charles Berberich
73 Precinct, (Parkville Station), Present day 70 Precinct
November 15, 1908**

Patrolman Charles Berberich was killed after coming into contact with a live wire he was guarding.

Patrolman Berberich was assigned to guard a downed wire in front of 360 East Seventh Street, Brooklyn. He was waiting for the electric company to come repair the wire when a woman and two children approached. As Patrolman Berberich helped them around the wire, he came in contact with it and was electrocuted.

Patrolman Berberich had served with the New York City Police Department for 11 years, and was survived by his wife, Margaret, and son, Francis. He was assigned to the 73rd Precinct (Parkville Station), the present day 70th Precinct.



**Patrolman
John Branagan
Old 43 Precinct
August 10, 1869**

Patrolman John Branagan died of injuries he received while assisting with backing out a horse drawn lumber truck from a ferry yard.

Patrolman Branagan was on his post at the Hamilton Ferry and was assisting a horse drawn lumber truck back out of the ferry yard. As the truck was backing out, the horses changed direction, causing the load of lumber to fall from the truck onto Patrolman Branagan. Patrolman Branagan was severely injured and was taken to his residence and the coroner was summoned. Patrolman Branagan died shortly thereafter from his injuries.

Patrolman Branagan had served with the New York City Police Department for 12 and a half years and was assigned to the Old 43 Precinct. He was survived by his wife and four children.

They Must Never Be Forgotten



**Patrolman
George Dapping
Sept. 24, 1915**

Patrolman George Dapping was shot and killed as he and another Patrolman attempted to stop a group of individuals that were causing a disturbance at a picnic.

Local politicians were holding an annual picnic and ball at the Manhattan Casino on 155th Street. Shortly after midnight a fight broke out when members of a rival political group arrived at the location. Several gunshots were fired. Patrolman Dapping and another Patrolmen, who were off-duty, ran into the crowd in an attempt to apprehended the gunman. Patrolman Dapping was shot and killed, and the other Patrolman was wounded.

The subject that killed Patrolman Dapping was apprehended. He was convicted of murder, and executed on October 7, 1916.

Patrolman Dapping served with the New York City Police Department for two years.



**Patrolman
PTL. Thomas F. Gallagher
Feb. 8, 1907**

Patrolman Thomas Gallagher died of injuries he sustained nine months earlier.

Patrolman Gallagher was on traffic duty at the corner of Myrtle and Fulton Avenues in Brooklyn. A fire alarm had been sent for the corner of Adams and Fulton Streets, just blocks away. Just as the fire engine came to the intersection, a group of people got off a street car to transfer to another one. The people did not see the fire engine and Patrolman Gallagher got out into the street and pushed them out of the way. As he was pushing the people to safety, the horses pulling the fire engine swerved and Patrolman Gallagher was knocked down. Both of his legs were broken by the wheels.

Patrolman Gallagher was taken to Brooklyn Hospital where he underwent several surgeries in an attempt to save one of his legs. After several weeks the doctors decided that they would have to amputate one of his legs. After the amputation, Patrolman Gallagher fell ill and eventually died as a result.

Patrolman Gallagher had served as a patrolman in New York City for 20 years, and was assigned to the Brooklyn Traffic Squad.

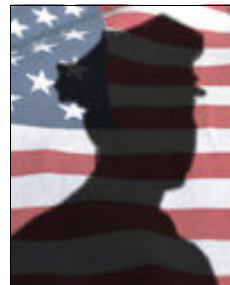


**Patrolman
William H. Galbraith
Nov. 8, 1911**

Patrolman Galbraith died of injuries he received nine days earlier when he was thrown from his horse while on patrol at the intersection of Walton Avenue and Mt. Hope Place.

The officer struck his head on the ground and fractured his skull. He was found unconscious by a passing motorist on Mount Hope Place in the Bronx. The citizen called the station and notified them of what he had found. Several officers responded and took Patrolman Galbraith to Fordham Hospital.

Patrolman Galbraith had served with the New York City Police Department for 14 years and was survived by his wife and two children. He was assigned to the 65th Precinct, which is the present day 48th Precinct.



**Patrolman
John E. Hoey
Oct. 4, 1901**

Patrolman John Hoey died of injuries he received when he was run over by an automobile while on mounted patrol in Central Park.

He was walking on East Drive, near 87th Street, leading his horse down the street when an approaching vehicle rang its bell. The sound of the bell frightened Patrolman Hoey's horse and it started to bolt, throwing Patrolman Hoey in front of the approaching automobile. The driver of the vehicle was not able to stop before striking him.

Patrolman Hoey was taken to Presbyterian Hospital where he died the next day from his injuries.

Patrolman Hoey had served with the New York City Police Department for 11 years and had earned several commendations and a World Medal for Bravery. He was survived by his wife.

They Must Never Be Forgotten

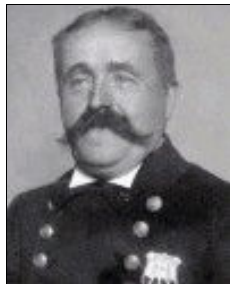


**Patrolman
Martin Maloney
38 Pct (OLD)
SEPT. 18, 1921**

Patrolman Maloney drowned while attempting to save a young girl who was drowning at Rockaway Beach in Queens.

Patrolman Maloney was off-duty and enjoying a day at the beach when he heard a girl screaming for help. Already in the water, Patrolman Maloney swam approximately 200 yards in an attempt to get to the drowning girl, but was himself pulled under. Several citizens were able to rescue the young girl before she drowned, but they were unable to save Patrolman Maloney. His body later washed ashore.

Patrolman Maloney was assigned to the West 135th Street Police Station. (Present day 30 Pct..) He had previously served with the United States Army in the 77th Division where he was wounded in 1918 during World War I at the Battle of Argonne.



**Patrolman
John W. McCormack
July 9, 1910
Comptroller's Detail**

Patrolman McCormack was assigned to the Paymaster's Department of the New York City Comptroller's Office. He was guarding pay bags that were delivered to city workers at the aqueduct system in the Catskill Mountains that was being constructed to supply New York City with water. After escorting the pay delivery, Patrolman McCormack was returning to New York City when his automobile was involved in an accident and overturned in the upstate city of Tarrytown.

Patrolman McCormack was thrown from the vehicle and died from his injuries.

Patrolman McCormack had served as a patrolman in New York City for 34 years, having originally been appointed to the New York Municipal Police Department in 1876 and becoming a member of the New York City Police Department when the city consolidated in 1898.



**Police Officer
William T. Martin
Transit District 4
April 9, 2011**

Police Officer William Martin died as a result of injuries he sustained 30-years earlier when he was assaulted while on duty.

At 2:25 am, Officer Martin was on patrol at the Second Avenue IND subway station when he observed a man sleeping in the station and woke him up. The man then attacked Officer Martin, and during a struggle he was able to gain control of Officer Martin's nightstick. The man struck Officer Martin several times in the head with the nightstick, knocking him the ground. The man then kicked Officer Martin several times before fleeing the location.

The subject was arrested the next morning by police and charged with assault. He was later convicted and sentenced to prison.

Officer Martin was transported to Bellevue Hospital, where he remained in a coma for several weeks. He spent the next ten years in a head trauma center receiving treatment for his injuries. Officer Martin spent the remainder of his life in and out of hospitals and nursing homes, receiving around the clock care while fighting to recover from his injuries. He died on April 9th, 2011.

Officer Martin served with the New York City Transit Authority Police Department for 17 years. District 4. He is survived by his wife and three children.



**Patrolman
Bryan L. O'Donnell
June 11, 1916
171 PCT
Present day 66 Pct.**

Patrolman O'Donnell was manning a police booth at 74th Street in Brooklyn, near Bay Ridge High School. He was notified by the school janitor that several men were causing a disturbance and trying to gain admittance to a dance being held at the High School. Patrolman O'Donnell responded to the school and located the subjects. The subjects fled on foot. Patrolman O'Donnell climbed a fence in his attempt to apprehend the subjects, but lost his footing and fell approximately twelve feet onto the pavement. He fractured his skull and died from the injury.

Patrolman O'Donnell served with the New York City Police Department for seven years .

They Must Never Be Forgotten



**Patrolman
Dennis Shea
November 4, 1902
Brooklyn bBridge Squad**

Patrolman Dennis Shea was killed in a massive explosion at a fireworks display at Madison Square Park in which 12 people were killed and over 70 were injured.

Patrolman Shea was patrolling the crowd at a fireworks display in Madison Square when one of the fireworks misfired. The misfire ignited a large pile of fireworks and caused the explosion. A large piece of metal struck Patrolman Shea in the head, fracturing his skull. He died from his injuries.

Patrolman Shea had served with the New York City Police Department for four years and was survived by his wife.



**Patrolman
George M. Yeager
July 3, 1905
8th Precinct (Leonard Street Station, which no longer exists today)**

Patrolman Yeager was on foot patrol in Manhattan when the watchman from the Hills Brothers company alerted him that there was a fire in a building on Washington Street. Patrolman Yeager and the watchman entered the building and began to search for anyone who might be trapped. A cloud of smoke drove them back and they smashed out a window and climbed out onto the awning for the building. While on the wooden awning, Patrolman Yeager stepped on a skylight, fell to the sidewalk, and fractured his skull.

Patrolman Yeager was taken to the Hudson Street Hospital where he died 10 days later from his injuries.

REST IN PEACE



YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

NOVEMBER MEMBERSHIP MEETING



MEMBERSHIP



2017 Monthly Meeting Dates

December 12



Fortunately, Nothing to Report



The following members joined our Club in October
 Ret. NYPD Lt. Dennis Cirillo
 Ret. NYPD/NYFD P.O. Vincent LaMantia
 Ret. NYC DOC Officer Wanda Harris



We presently have 398 members, 273 from the NYPD and the remainder from 67 other law enforcement agencies.



Don't be shut out.

If you have not already paid for the Club's January 20, After Holiday Dinner/Dance Party please do so ASAP.

See following page for further information



SICK DESK UPDATE

Please continue to keep Paul Johnson in your thoughts and prayers



BIRTHDAYS



DECEMBER

| | | |
|---------------------|-----|----|
| Hansen, Bob | RIP | 1 |
| Morey, Pedro | | 1 |
| Erker, John, | | 2 |
| Sheppard, Al | | 2 |
| Jones, DAnice | | 4 |
| Kenary, Michael | | 4 |
| Holloman, Norris | | 5 |
| Lewis-Quinlin, Kim | | 5 |
| Cole, Peter | | 6 |
| Howley-Divers, Anne | | 6 |
| Neyland Robert | | 7 |
| Katowitz, Harvey | | 8 |
| Randazzo, John | | 8 |
| Jordan, Brenda | | 9 |
| Nelson, Neil | | 9 |
| Davis, Joseph | | 10 |
| Galanos, Glenn | | 10 |
| Rojas, Richard | | 10 |
| Billitteri, Pete | | 15 |
| Dorn, Steve | | 15 |
| Hynes, Christopher | | 15 |
| Peterson, George | | 15 |
| Nau, Ed | | 16 |
| Hickey, Scott | | 19 |
| Gennis, Brian | | 20 |
| Gworek, Joe | | 21 |
| Velez, Ralph | | 22 |
| Jones, Michael | | 25 |
| Aquilone, Frank | | 27 |
| Smith, Earl | | 27 |
| Krohn, John | | 27 |
| Mazzie, Ronald | | 27 |
| Earls, Paul | | 28 |
| Torres, Hector | | 28 |
| Lovitch, Norm | | 30 |
| Rochford, James | | 30 |
| Sammut, Joseph | | 31 |

IF YOU HAVE NOT PAID YOUR 2018 DUES PLEASE DO SO NOW

USING THE DUES RENEWAL FORM LOCATED AT

[HTTP://WWW.CHARLOTTE10-13.COM/WP-CONTENT/UPLOADS/2017/09/](http://www.charlotte10-13.com/wp-content/uploads/2017/09/)

[NYPD-10-13-CLUB-OF-CHARLOTTE-DUES-RENEWAL-FORM](#)



What's Happening



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

Vegetables

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

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG.

NYPD ID CARD RENEWAL

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

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

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

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

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

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

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

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

Address package to:

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

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

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

F.A.Q.

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

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

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

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

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

Yes, If you meet all the above conditions.

NATIONAL NYCPD 10-13 ORG.

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

CASE #: _____

FIREARMS CODE: _____

RETIREE ID CARD RENEWAL APPLICATION

LAST NAME: _____

FIRST NAME: _____ MI: _____

SEX: MALE FEMALE RACE: _____

TAX # _____ RETIREMENT DATE: _____

SOCIAL SECURITY #: _____ DATE OF BIRTH: _____

RANK: _____ SHIELD #: _____

PRESENT ADDRESS: _____

PHONE NUMBER: (____) _____

10-13 CHAPTER: _____

I, _____, HEREBY CERTIFY THAT SINCE RETIRING ON
PRINT NAME

_____, I HAVE NOT BEEN CONVICTED OF A CRIME.
RETIREMENT DATE

SIGNATURE

DATE

NEW ID # ISSUED: _____ ID RECEIVED BY: _____

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



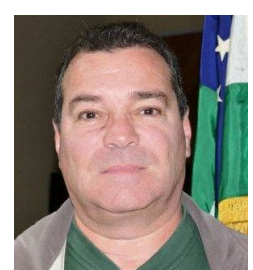
Bob Fee



Bernard Roe



John Sabato



Chris Russo



NYSPD CEA

| Day / Date | Time | Location |
|----------------------|------|---|
| Wednesday December 6 | 6 PM | El Caribe 5945 Strickland Ave Bklyn, NY 11234 |

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.orlandoemployee discounts.com/index_new.php

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

LINE ORGANIZATIONS



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

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

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

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

When Can You Join A Medicare Drug Plan?

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

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

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

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

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

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

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

Continued next page.....

LINE ORGANIZATIONS



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

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

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

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

For more information about Medicare prescription drug coverage: Visit www.medicare.gov

- 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](tel:7182672429).

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](tel:8889824748) 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 [855-885-1555](tel:8558851555) or visit www.vcf.gov

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.

Retired Lieutenant's Association NYPD

<http://www.nypdretlts.org/index.html>

LINE ORGANIZATIONS



SOC DEATH BENEFIT

In December 2009, the Trustees of the Superior Officers Council (SOC) discontinued the \$5,000 Death Benefit for all new retirees effective January 1, 2010. The SOC Health and Welfare Fund now provides the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit (COBRA) to retirees. This benefit is provided to the deceased retired member's qualified dependents (defined below) and includes prescription (prescription coverage is not offered to Surviving Spouse/Dependent(s) of members who were enrolled in HIP), optical and dental coverage. This coverage does not pertain to Major Medical Coverage, i.e. GHI, HIP, etc. The coverage is provided for three years at no cost to the surviving spouse/dependent(s); the surviving spouse will need to annually purchase the "Optional Prescription Drug Rider" for dependent children, if applicable. At the conclusion of the three years no-cost coverage, you should contact the SOC Health and Welfare Fund if you wish to continue benefits indefinitely for a premium. If you retired between January 1, 1971 and December 31, 2009, you were offered the choice to convert the \$5,000 Death Benefit during a One-Time Enrollment Period to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death Benefit, your named beneficiary(s) is entitled to this amount.

SURVIVOR'S HEALTH BENEFITS

The survivor's and eligible dependent's health benefits, both major medical and benefits provided by the Superior Officers Council, cease with the passing of the member. However, the survivor (spouse/domestic partner) may apply for "COBRA for Life" Coverage through the City of New York. If you are the spouse/ domestic partner of a member who has passed away, you have the right to continue coverage under any of the available NYC health benefits plans. Furthermore, effective November 13, 2001, New York State law provides that surviving spouses of retired uniformed members of the New York City Police and Fire departments can continue their health benefits coverage for life. Such coverage will be at a premium of 102% of the group rate and must be elected within one year of the date of the death of the member. Contact the NYC Retiree Health Benefits Section, in writing, to obtain an application; NYC Retiree Health Benefits Section, Attn: COBRA for Life, 40 Rector Street, 3rd Floor, New York, NY 10006. You must notify the NYC Retiree Health Benefits Section if you are planning to move in the near future or if you are in fact moving so that they send the application to your proper address. NOTE: The surviving spouse/domestic partner of retirees who had received an Accident Disability Pension should be cognizant of the fact that if the cause of the retiree's death is directly attributable to the condition for which they received the Accident Disability (i.e. retired on the Heart Bill and died from a heart attack), their surviving spouse/domestic partner may be eligible to continue receiving the deceased member's Major Medical and SOC benefits at no cost.



Dear Lieutenant:

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

Fraternally,

Lou Turco
President

LINE ORGANIZATIONS



SERGEANTS BENEVOLENT ASSOCIATION

POLICE DEPARTMENT, CITY OF NEW YORK

35 WORTH STREET

NEW YORK, NY 10013

212.431.6555 FAX 212.431.6487

www.sbanyc.org

HEALTH AND WELFARE FUND

November 22, 2017

EDWARD D. MULLINS
CHAIRMAN

TRUSTEES

VINCENT VALLELONG

PAUL A. CAPOTOSTO

VINCENT GUIDA

GARY DeROSA

ANTHONY BORELLI

EDMUND SMALL

Dear Member,

Once again we are faced with another seasonal outbreak of the flu. Based on this information, the Trustees of the SBA Health and Welfare Fund have met with our medical consultants to assess the benefits of Tamiflu. As a result of their evaluation, the Trustees have commenced the benefit which will allow reimbursement for out-of-pocket expenses incurred for **Tamiflu**, only by those diagnosed with the flu. This is effective **retroactively to October 1, 2017**.

Please note: Tamiflu is now available as a generic, *Oseltamivir Phosphate*, and the Fund will reimburse based on the generic availability and pricing at the time of purchase.

As you know, the Trustees rely on our professional medical consultants to ensure that our members always receive the best possible benefit while maintaining the long term financial well-being of the Fund. Although Tamiflu's (generic) success in relieving the symptoms of the common flu remains questionable, we must do all that is possible to help our members and their families when diagnosed with this current outbreak of the flu.

Criteria and Procedure for Tamiflu (Generic) Reimbursement:

- 1) The period of eligibility for reimbursement is retroactive to October 1, 2017 thru April 30, 2018.
- 2) Obtain a letter of diagnosis by a medical practitioner documenting a diagnosis of the current flu virus, and affirming that a required Tamiflu (generic) dosage, commensurate with a Flu diagnosis, was prescribed.

Continued next page

LINE ORGANIZATIONS



- 3) Members should go to their licensed pharmacy and present the prescription with their SBA prescription benefit card.
- 4) Since Tamiflu (generic) is not covered by our prescription plan, the member will be charged the SBA's discounted price.
- 5) Members should then submit the letter of diagnosis, pharmacy package voucher and paid receipt for the Tamiflu (generic) to:

Sergeants Benevolent Association
Health & Welfare Fund
35 Worth Street
New York, NY 10013
Attn: Rosa Mendez

Members are still responsible for their applicable co-payment and will be reimbursed up to the amount of the Fund's negotiated prices. Reimbursement is applicable once per member or eligible dependent that has been diagnosed with the flu for the duration of this specific flu season. **Reimbursement will not be made if Tamiflu (generic) was prescribed as a preventative medication.**

A reminder to all members, Tamiflu (Generic) is not a replacement for the flu vaccine. As such, all members are encouraged to obtain the flu vaccination for themselves and their family. Please consult your health care provider to ensure the vaccination is right for you. New York City Health plans cover the flu vaccination at no charge.

As always should you have any questions or concerns, please feel free to contact the Health & Welfare office at: 212-431-6555 or by email at: healthandwelfare@sbanyc.org.

Fraternally,

Ed Mullins
Chairman

LINE ORGANIZATIONS



SBA Retiree Forms



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



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



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



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



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



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



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



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



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



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



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



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

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

LINE ORGANIZATIONS



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

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.

LINE ORGANIZATIONS



DETECTIVES' ENDOWMENT ASSOCIATION, INC.

POLICE DEPARTMENT • CITY OF NEW YORK

26 THOMAS STREET • NEW YORK, NEW YORK 10007

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

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

EMAIL info@nycdetectives.org

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
President

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

THE POLICE UNION REPRESENTING THE GREATEST DETECTIVES IN THE **WORLD**

AFFILIATIONS — NATIONAL ASSOCIATION OF POLICE ORGANIZATIONS (NAPO)
NEW YORK STATE ASSOCIATION OF PBAs

LINE ORGANIZATIONS



November Press Releases

November 28, 2017

NY STATE PERB FINDS IMPASSE AND APPOINTS A MEDIATOR FOR NYC POLICE OFFICER'S CONTRACT

The New York State Public Employment Relations Board (PERB) — at the urging of the NYC PBA — has concluded that the City and PBA are at impasse and appointed William Conley, the board's Assistant Director of Conciliation, to serve as the mediator to assist negotiations between the City and PBA. Following a PERB ordered additional 45 days of negotiations in which the City proposed a contract that amounted to 42 months of zeroes for NYC police officers, the PBA renewed its request for impasse to be declared, resulting in the appointment of Mr. Conley who will preside over non-binding mediation between both parties.

PBA president Patrick J. Lynch said:

"The City has employed all the delaying tactics at its disposal only to offer a package that provided no economic benefits for NYC police officers, who continue to keep the city safe and economically viable with 5,000 fewer police officers than in 2000. We are pleased that PERB has agreed with us that further negotiations with the City absent the assistance of a third party would be futile. We welcome the appointment of a professional mediator to assist the parties reach a settlement that both recognizes the substantial contributions of police officers to the success of this city and the significant degree to which they are presently underpaid."

Should the mediation process fail to produce an agreement, the next step would be for both parties to enter binding arbitration before a three-person panel which will decide the terms of a police officer's two-year contract covering August 1, 2017 through July 31, 2019.

November 20, 2017

PBA PRESIDENT PAT LYNCH SLAMS BROOKLYN COLLEGE MANAGEMENT OVER STUDENT EFFORT TO KEEP POLICE OFF CAMPUS

"Students seeking to ban NYC police officers from their campus are blissfully ignorant of the protections that we provide for them but the college's management is not. The attitude of students is almost excusable because they lack life experience. They will learn when they get out in the real world that police officers not only protect the rights of all to voice their opinions, regardless of how ill informed or moronic they may be, but we are the ones who will risk our lives to save them when an active shooter appears on campus. Brooklyn College's management needs to stand up for police officers and teach students to appreciate those who risk their lives so that they can get an education."

November 9, 2017

STATEMENT BY PBA PRESIDENT PATRICK J. LYNCH ON CONVICTION ON ALL COUNTS OF THE KILLER OF POLICE OFFICER BRIAN MOORE

"Brian Moore became a New York City police officer for the same reason his father did, to rid the streets of vicious criminals. In making the ultimate sacrifice for us, Brian Moore did just that: he took a vicious criminal and his gun off our streets for good. We thank this jury for weighing the facts and finding this miscreant guilty. We will always remember and honor police officer Brian Moore for his courage and sacrifice"

November 8, 2017

PBA PRESIDENT SAYS SOLO PATROLS IN THE SUBWAY ARE DANGEROUS

"It has only been a little more than three months since police officer Miosotis Familia was assassinated for nothing more than wearing the uniform of the NYPD. There has never been a time when it was more urgent for police officers to patrol in pairs particularly in the subway where it is frequently impossible to do a warrant check because of lack of cell service underground. If management needs to expand police coverage coverage, then they should call upon the city to hire more police officers so those officers can watch each other's backs while protecting the city and its subways."

November 6, 2017

PBA PRESIDENT'S STATEMENT ON THE ACQUITTAL OF POLICE OFFICER WAYNE ISAACS

"There are no winners or losers in a trial like this whenever a life is lost under any circumstances. We are grateful to the jury for weighing all of the evidence in this case and for arriving at a proper and just verdict. No police officer wants to carry the burden of having killed a person under any conditions. But, unfortunately, there is no script for police officers who have to take action when they are presented with dangerous circumstances either on or off duty."

LINE ORGANIZATIONS



KEEP COP-KILLERS IN JAIL

A Message from Patrick J. Lynch, PBA President

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

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

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

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

Retiree Fund Plan Description

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

Links to Police Line and Fraternal Organization websites



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



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



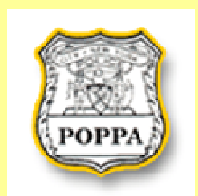
<http://www.nypd-lba.org/>



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



<http://nypdpea.com/>



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



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



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



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdstauben.org/>

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 **not** 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

If your Tax number does **not** appear, **you must file the form (even if you currently have no symptoms of illness) by September 11, 2018**, 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. **The deadline to have a Notice of Participation on file with the Police Pension Fund is September 11th, 2018.**

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.

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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.



## September 11th Victim Compensation Fund

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

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

**November 28, 2017** -- *News 12* -- One-stop clinic for 9/11 first responders opens in Commack: <https://www.amny.com/news/9-11-illness-deaths-nypd-1.15239790> The Stony Brook WTC Wellness Program celebrated the opening of a new one-stop clinic for Sept. 11 first responders on Tuesday.

**November 28, 2017** -- *amNY* -- NYPD expanding 9/11 memorial wall for officer deaths attributed to related illnesses: <https://www.amny.com/news/9-11-illness-deaths-nypd-1.15239790> The NYPD's Hall of Heroes in Manhattan will add a new memorial tablet for a steadily climbing list of police officers who have died from illnesses attributed to their work after the Sept. 11 attacks, officials said.

**November 27, 2017** -- *Newsday* -- Holbrook intersection to be renamed for 9/11 FDNY responder: <https://www.newsday.com/long-island/suffolk/captain-vincent-ungaro-intersection-1.15217779> Capt. Vincent Ungaro, a 30-year FDNY veteran who died last year of leukemia, was an active advocate for 9/11 first responders who developed health problems.

**November 21, 2017** -- *Newsday* -- NY court gives 9/11 cleanup workers OK to sue for debris exposure: <https://www.newsday.com/long-island/politics/spin-cycle/ny-court-gives-9-11-cleanup-workers-ok-to-sue-for-debris-exposure-1.15084796> The Court of Appeals rejects a Battery Park City Authority challenge to "Jimmy Nolan's Law."

**November 18, 2017** -- *NY Daily News* -- N.Y. Congress members urge Labor Dept. to accept type of cancer as 9/11-linked: <http://www.nydailynews.com/new-york/n-y-pols-urge-labor-dept-accept-cancer-type-9-11-linked-article-1.3641715> A bipartisan group of NY Congress members are pushing the Department of Labor to recognize a specific type of cancer known to afflict 9/11 first responders.

**November 16, 2017** -- *Brooklyn Eagle* -- Advocates urge 9/11 victims to apply for Zadroga help: <http://www.brooklyneagle.com/articles/2017/11/16/advocates-urge-911-victims-apply-zadroga-help> The James Zadroga 9/11 Health and Compensation Act isn't just for first responders, according to advocates and elected officials, who are mounting an all-out effort to spread the word that the federally funded program is...

**November 13, 2017** -- *NCBI* -- Posttraumatic Stress Disorder, Gender, and Risk Factors: World Trade Center Tower Survivors 10 to 11 Years After the September 11, 2001 Attacks. <https://www.ncbi.nlm.nih.gov/pubmed/29131407> Ten to eleven years after the September 11, 2001 terrorist attacks, probable posttraumatic stress disorder (PTSD) was evaluated in 1,755 World Trade Center (WTC) evacuees based on data from the WTC Health Registry.

**November 10, 2017** -- *Healio* -- 9/11 responders with PTSD more likely to have physical disabilities: <https://www.healio.com/psychiatry/ptsd/news/online/%7B981facb7-7f6a-4ac0-aaad-ab46388284fb%7D/911-responders-with-ptsd-more-likely-to-have-physical-disabilities> PTSD was associated with a greater risk for functional limitations among World Trade Center responders, according to recent findings.

**November 10, 2017** -- *4 NY* -- Grads of Schools Near Ground Zero: We Got Cancer From 9/11 Debris: <https://www.nbcnewyork.com/news/local/Ground-Zero-Students-Cancer-Diagnoses-NYC-911-456764233.html> The students at several schools around ground zero said they are now filing claims with the federal government to receive assistance from the 9/11 Victim Compensation Fund

**November 9, 2017** -- *CBS NY* -- Lower Manhattan Residents, Workers Eligible For Free 9/11-Related Health Care: <http://newyork.cbslocal.com/2017/11/09/free-911-health-care/> A lawyer is calling for anyone who lived or worked in Lower Manhattan during the September 11th terror attacks to see if they are eligible to receive free health care for 9/11-related illnesses.

**November 3, 2017** -- *Laboratory Equipment* -- Biomarkers May Provide Early Warning of Lung Problems in 9/11 Firefighters" <https://www.laboratoryequipment.com/news/2017/11/biomarkers-may-provide-early-warning-lung-problems-9-11-firefighters> Blood biomarkers appear to be an early-warning signal for the accelerated loss of lung function and airway obstruction in firefighters who responded to the World Trade Center...

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



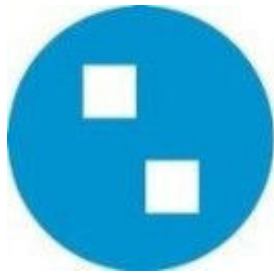
<https://www.cdc.gov/wtc/index.html>

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

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

## September 11th Victim Compensation Fund

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



## 9/11 TRIBUTE CENTER

### COMPLIMENTARY TICKETS FOR ONE WORLD OBSERVATORY

#### 9/11 Family Members, 9/11 First Responders & Recovery Workers

One World Observatory is generously offering complimentary tickets for immediate family members who lost a loved one on 9/11 and for first responders and recovery workers who responded from September 11, 2001 through May 28, 2002. Complimentary tickets are administered by the 9/11 Tribute Center, a project of the September 11th Families' Association. Each family member may register for up to four tickets and each rescue and recovery worker may register for up to two tickets. One week advance registration is required for complimentary tickets, which are only available at the 9/11 Tribute Center. Complimentary tickets are not available at the One World Observatory box office. 9/11 Tribute Center hours of operation 7 Days per week 10:00 AM to 5:00 PM.

#### How may I reserve complimentary tickets?

One week advance registration is required for complimentary tickets. To register for complimentary tickets, visit [tributewtc.org/observatory](http://tributewtc.org/observatory). Tickets are issued following program registration on a first-come/first-served basis. Complimentary tickets are reserved for a specific date and time in advance due to limited capacity.

#### Who may participate?

The complimentary ticket program for One World Observatory is open to immediate family members who lost a loved one on 9/11 and first responders and recovery workers. Immediate family members include parents, spouses, domestic partners, siblings and children. First responders and recovery workers include those who responded on September 11, 2001 and in the rescue and recovery work through May 28, 2002.

#### How many tickets are available?

Family members may receive up to 4 complimentary tickets. Rescue and recovery workers may receive 2 complimentary tickets.

#### Identification Required

Registered participant is required to present the following two forms of Identification in person at the 9/11 Tribute Center in order to receive tickets.

- 1) A valid federal or state identification including a driver's license or passport
- 2) Family members may show their Memorial Park ID, P or T case number with proof of relationship; 9/11 first responders and recovery workers may show their agency identification, union or company identification for the organization you worked with from 9/11/01 — 5/28/2002 or World Trade Center recovery operations badge issued by NYC Mayor's office.

#### Cancellation

Tickets may not be cancelled, transferred or exchanged.

9/11 Tribute center: 120 Liberty Street, New York, NY 10006

Hours of Operation: 10:00AM to 5:00PM

Website: [tributewtc.org/observatory](http://tributewtc.org/observatory)

**NO FIREARMS PERMITTED ON SITE**



## VA Study Shows Parasite From Vietnam May Be Killing Vets | Fox News

Veterans returned to the U.S. after fighting in the jungles of Vietnam a half century ago, but hundreds of them may be dying from a silent bullet — a slow-killing parasite living in the men decades after the war, a new study revealed.

Liver flukes, parasites that infect a human when raw or undercooked fish is eaten, are being investigated as the cause of a rare bile duct cancer among veterans who served in the Vietnam War. It could take years for symptoms to show up, but when they do, the host is left with tremendous pain and given just a few months to live.

The Department of Veterans Affairs this spring commissioned a small pilot study to look into the link between liver flukes and the cancer. More than 20 percent of the 50 blood samples submitted to the study came back positive or bordering positive for liver fluke antibodies, said Sung-Tae Hong, the tropical medicine specialist who carried out the tests at Seoul National University in South Korea.

Gerry Wiggins, who served in Vietnam from 1968 to 1969, agreed to take part in the study even though he didn't have any symptoms. The 69-year-old said he has already lost friends to the disease. To his surprise, liver fluke antibodies were detected in him. "I was in a state of shock," he said. "I didn't think it would be me." Further tests showed two cysts on his bile duct what could develop into cancer known as cholangiocarcinoma. They were removed and Wiggins is doing well.

Everyone who tested positive for the antibodies was notified, Northport VA Medical Center spokesman Christopher Goodman told the Associated Press. Goodman would not comment on the findings. The parasites infect about 25 million people worldwide, mostly in Asia. It's very uncommon among Americans.

The parasites can be killed in infected humans through drugs during the early stages. But they can also live in humans without treatment for decades because no symptoms show up — much like veterans who fought in the jungles of Vietnam during the war. Over time, swelling and inflammation of the bile duct can lead to cancer.

Jaundice, itchy skin, weight loss and other symptoms appear only when the disease is in its final stages.

Mike Baughman, 65, who has bile duct cancer that his doctor said was "more likely than not" caused by liver flukes, was granted a claim for service-related benefits early this year after being denied three times. Baughman was probably infected when his unit ate uncooked fish in the Vietnam jungle after they ran out of rations. He gets about \$3,100 a month and said he's relieved to know his wife will continue to receive benefits after he dies. But he remains angry that other veterans' last days are consumed by fighting the same government they went to war for as young men.

"In the best of all worlds, if you came down with cholangiocarcinoma, just like Agent Orange, you automatically were in," he said, referring to benefits granted to veterans exposed to the toxic de-foliant sprayed in Vietnam. "You didn't have to go fighting."

"Personally, I got what I needed, but if you look at the bigger picture with all these other veterans, they don't know what necessarily to do," he said. "None of them have even heard of it before. A lot of them give me that blank stare like, 'You've got what?'"

The VA study, along with a call by Senate Minority Leader Charles Schumer of New York for broader research into liver flukes and cancer-stricken veterans, began after The Associated Press raised the issue in a story last year. The reporting found that about 700 veterans with cholangiocarcinoma have been seen by the VA in the past 15 years.

Less than half of them submitted claims for service-related benefits, mostly because they were not aware of a possible connection to Vietnam. The VA rejected 80 percent of the requests, but decisions often appeared to be haphazard or contradictory, depending on what desks they landed on, the AP found.

2017, up from 41 last year. Nearly three out of four of those cases were also denied, even though the government posted a warning on its website this year saying veterans who ate raw or undercooked freshwater fish while in Vietnam might be at risk. It stopped short of urging them to get ultrasounds or other tests, saying there was currently no to get ultrasounds or other tests, saying there was currently no evidence the vets had higher infection rates than the general population.



# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

## SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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



Securing today  
and tomorrow

## SOCIAL SECURITY MATTERS



### NOVEMBER'S NEWSLETTER

## 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](#).



# What's Happening



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

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

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

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

## Getting an N.C. REAL ID

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

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

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

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

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

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

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

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

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

## REAL ID

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

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

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

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

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

# What's Happening

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

By Shannon McMahon



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

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

### U.S. Passport Changes

#### You Should Renew Your Passport Now

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

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

#### REAL ID Changes Aren't Helping

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

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

#### Expect New Security Features

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

#### Double Check Children's Passports

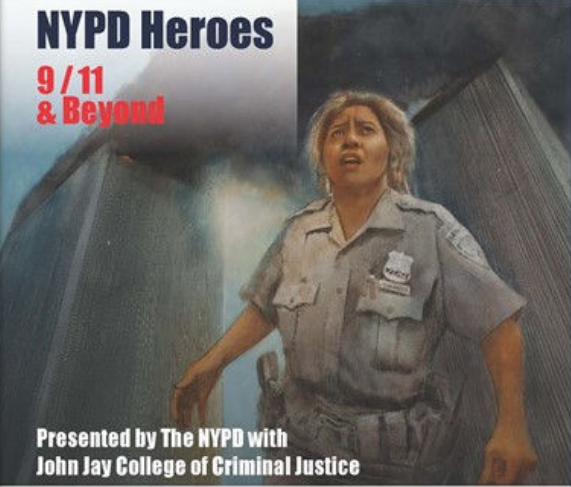
If you've lost track of when your own passport needs renewing and you travel with children, double-check your child's passport as well. Child passports are only valid for five years, and they're subject to more paperwork, like parental consent forms and proof of a parent-child relationship.

#### How to Renew Your Passport

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

# What's Happening

**Bravery and Sacrifice  
NYPD Heroes**  
9/11 & Beyond



**NYPD**

**SOCIETY of ILLUSTRATORS**

Presented by The NYPD with John Jay College of Criminal Justice

An exhibition of art created by the Society of Illustrators to visually tell some of the many untold heroic stories of the NYPD on 9/11.

On display during the Fall Semester 2017  
In Memorial Hall  
Lynn & Jules Kroll Atrium, New Building  
John Jay College of Criminal Justice  
524 West 59th St.  
New York, NY, 10019

**JOHN JAY**

September - December 2017

September-December 2017 Art Exhibit at John Jay College of Criminal Justice

**ATTENTION!!**  
**9/11**  
Filing has re-opened!!

## NOTICE TO ALL UMOs

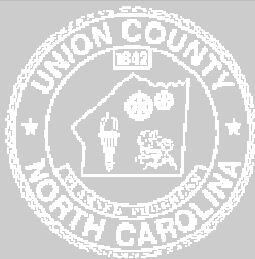
If you participated in the WTC Rescue, Recovery and Clean-up Operations between September 11, 2001 and September 12, 2002 and **DID NOT** submit a Notice of Participation,

**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 please call 212-693-5960.

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



### Register of Deeds to Accept Passport Applications

The Union County NC Register of Deeds office will begin accepting passport applications on Monday, Dec. 4, 2017.

U.S. citizens planning on international travel may call 704-282-0216 to make an appointment to apply for a passport. Applications will be taken Monday – Friday from 8:30 a.m. to 12 p.m. and 2 p.m. to 4 p.m. at the Register of Deeds office located at 500 North Main Street, Suite 239, Monroe, NC 28112 (second floor of Union County Government Center).

For application forms, information on documentation required, fees, and a wealth of other passport and international travel information, visit the only official website for passport information- [travel.state.gov](http://travel.state.gov).

### U.S. House of Representatives to Vote on H.R. 38, the Concealed Carry Reciprocity Act

In a huge win for Second Amendment supporters, the U.S. House Judiciary Committee on Wednesday, Nov. 29 held a mark-up of H.R. 38, the Concealed Carry Reciprocity Act, and favorably reported an amended version of the bill to the full House.

<https://judiciary.house.gov/markup/markup-november-29/>

<https://judiciary.house.gov/wp-content/uploads/2017/11/HR-38-ANS.pdf>

Please contact your U.S. Representative and ask him or her to vote YES on H.R.38, the Concealed Carry Reciprocity Act of 2017. You can call the congressional switchboard at (202) 224-3121 and ask to be connected to your representative's office.

The bill it strengthens LEOSA ( HR218) regarding Gun Free School Zones, in other words RETIRED LEO'S will be allowed to carry in schools, The Bill also Nullifies State Law pertaining to Magazine Capacity and Hollow Points.

There is a link in the article to write the legislators to support of this bill, it only takes a minute to sign the petition.

<https://www.nraila.org/articles/20171201/us-house-of-representatives-to-vote-on-hr-38-the-concealed-carry-reciprocity-act-next-week>



You are cordially invited to join the

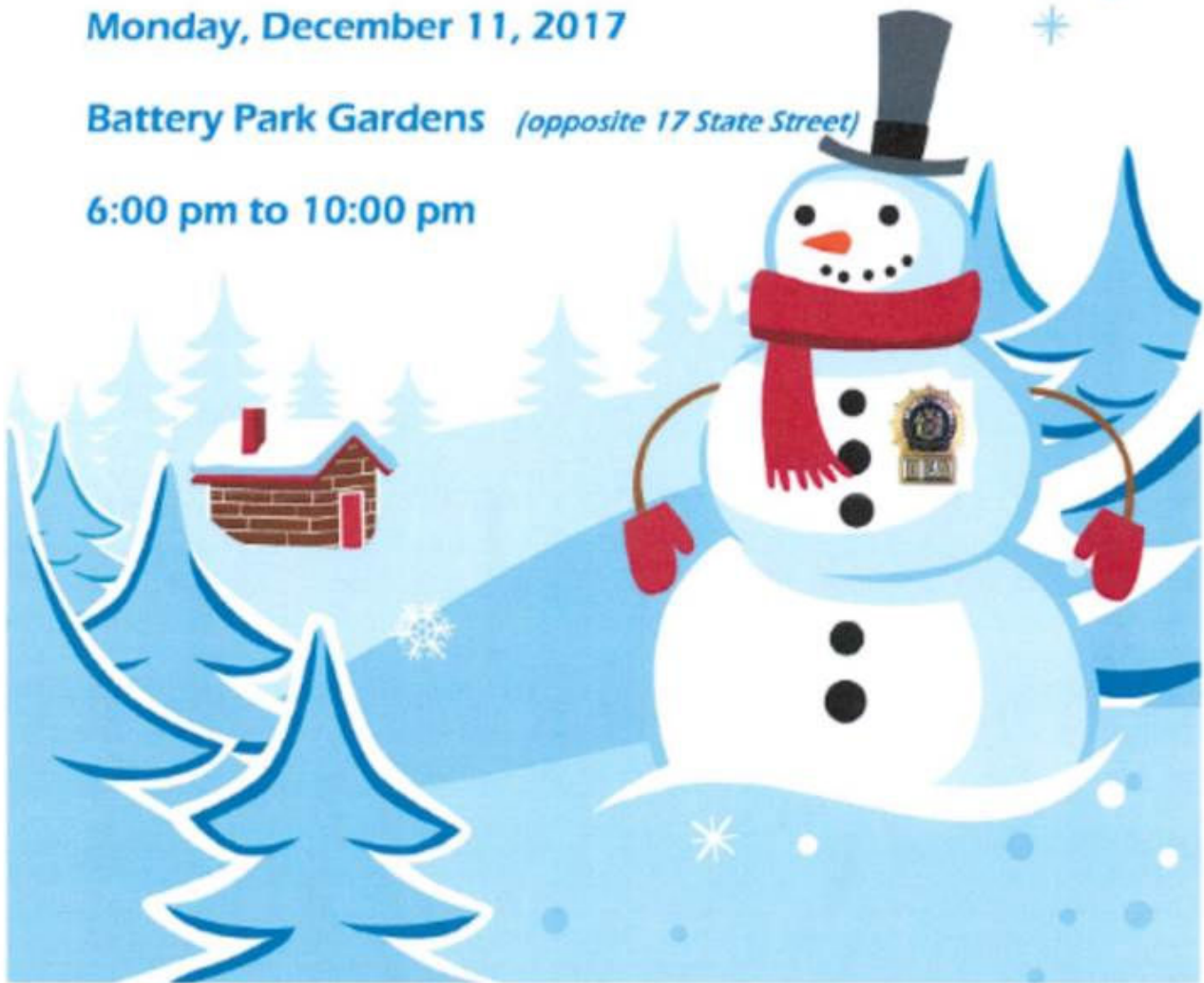
## *Detectives' Endowment Association*

In celebrating this Holiday Season

Monday, December 11, 2017

Battery Park Gardens *(opposite 17 State Street)*

6:00 pm to 10:00 pm





## Outlook for State Budget- "Grim"

Governor Cuomo has announced that the state is facing a budget deficit of \$4.4 billion for the fiscal year that starts on April 1<sup>st</sup>. This is the highest deficit since 2011. Cuomo has instructed state agencies to submit "no growth" budget requests, and most certainly some programs will be reduced.

RPEA will be keeping a close eye on any cuts that may be directed at the New York State Health Insurance Plan (NYSHIP), where many of our members receive their health insurance. We have been successful in recent years in eliminating previously proposed reductions in NYSHIP retiree benefits, and will remain vigilant as we await the Governor's budget, which will be released in January.

| Tax Filing Status | 2017 Income           | Part B Premiums | 2018 Income           |
|-------------------|-----------------------|-----------------|-----------------------|
| Single            | Less than \$85,000    | \$134/month     | Less than \$85,000    |
| Married           | Less than \$170,001   |                 | Less than \$170,001   |
| Single            | \$85,000 – 107,000    | \$187.50/month  | \$85,000 – 107,000    |
| Married           | \$170,001 - \$214,000 |                 | \$170,001 - \$214,000 |
| Single            | \$107,001 - \$160,000 | \$257.90/month  | \$107,001 - \$133,500 |
| Married           | \$214,001 - \$320,000 |                 | \$214,001 - \$267,000 |
| Single            | \$160,001 - \$214,000 | \$348.30/month  | \$133,501 - \$160,000 |
| Married           | \$320,001 - \$428,000 |                 | \$267,001 - \$320,000 |
| Single            | More than \$214,000   | \$428.60/month  | More than \$160,000   |
| Married           | More than \$428,000   |                 | More than \$320,000   |

The statement regarding your 2018 benefit is "in the mail", and this article is intended to help you better understand the statement, as important background information is not included.

*RPEA...keeping you informed!!!*

# THIS AND THAT



## NYC Police Pension Fund Information

### **PENSION ALERT**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### **NYPD Cancer Study**

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

#### **Tier 3 Shortages**

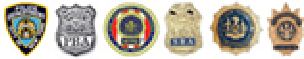
Tier 3 members may have noticed a shortage on their annual statement. While there are several ways to incur a shortage, a majority of members will see a shortage because the Fund is usually unable to capture contributions from the first paycheck. In April, the Fund will be auto-enrolling all Tier 3 members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



# THIS AND THAT



New York City  
Police Pension Fund



## Pension Payroll Dates

### Yearly Calendar

January 2017 - December 2017

| January 2017 <span style="float: right;">1</span> |    |    |    |    |    |    |
|---------------------------------------------------|----|----|----|----|----|----|
| S                                                 | M  | T  | W  | Th | F  | Sa |
| 1                                                 | 2  | 3  | 4  | 5  | 6  | 7  |
| 8                                                 | 9  | 10 | 11 | 12 | 13 | 14 |
| 15                                                | 16 | 17 | 18 | 19 | 20 | 21 |
| 22                                                | 23 | 24 | 25 | 26 | 27 | 28 |
| 29                                                | 30 | 31 |    |    |    |    |

| February 2017 <span style="float: right;">2</span> |    |    |    |    |    |    |
|----------------------------------------------------|----|----|----|----|----|----|
| S                                                  | M  | T  | W  | Th | F  | Sa |
|                                                    |    |    | 1  | 2  | 3  | 4  |
| 5                                                  | 6  | 7  | 8  | 9  | 10 | 11 |
| 12                                                 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19                                                 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26                                                 | 27 | 28 |    |    |    |    |

| March 2017 <span style="float: right;">3</span> |    |    |    |    |    |    |
|-------------------------------------------------|----|----|----|----|----|----|
| S                                               | M  | T  | W  | Th | F  | Sa |
|                                                 |    |    | 1  | 2  | 3  | 4  |
| 5                                               | 6  | 7  | 8  | 9  | 10 | 11 |
| 12                                              | 13 | 14 | 15 | 16 | 17 | 18 |
| 19                                              | 20 | 21 | 22 | 23 | 24 | 25 |
| 26                                              | 27 | 28 | 29 | 30 | 31 |    |

| April 2017 <span style="float: right;">4</span> |    |    |    |    |    |    |
|-------------------------------------------------|----|----|----|----|----|----|
| 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                                              |    |    |    |    |    |    |

| May 2017 <span style="float: right;">5</span> |    |    |    |    |    |    |
|-----------------------------------------------|----|----|----|----|----|----|
| 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 |    |    |    |

| June 2017 <span style="float: right;">6</span> |    |    |    |    |    |    |
|------------------------------------------------|----|----|----|----|----|----|
| S                                              | M  | T  | W  | Th | F  | Sa |
|                                                |    |    |    | 1  | 2  | 3  |
| 4                                              | 5  | 6  | 7  | 8  | 9  | 10 |
| 11                                             | 12 | 13 | 14 | 15 | 16 | 17 |
| 18                                             | 19 | 20 | 21 | 22 | 23 | 24 |
| 25                                             | 26 | 27 | 28 | 29 | 30 |    |

| July 2017 <span style="float: right;">7</span> |    |    |    |    |    |    |
|------------------------------------------------|----|----|----|----|----|----|
| S                                              | M  | T  | W  | Th | F  | Sa |
|                                                |    |    |    |    |    | 1  |
| 2                                              | 3  | 4  | 5  | 6  | 7  | 8  |
| 9                                              | 10 | 11 | 12 | 13 | 14 | 15 |
| 16                                             | 17 | 18 | 19 | 20 | 21 | 22 |
| 23                                             | 24 | 25 | 26 | 27 | 28 | 29 |
| 30                                             | 31 |    |    |    |    |    |

| August 2017 <span style="float: right;">8</span> |    |    |    |    |    |    |
|--------------------------------------------------|----|----|----|----|----|----|
| S                                                | M  | T  | W  | Th | F  | Sa |
|                                                  |    | 1  | 2  | 3  | 4  | 5  |
| 6                                                | 7  | 8  | 9  | 10 | 11 | 12 |
| 13                                               | 14 | 15 | 16 | 17 | 18 | 19 |
| 20                                               | 21 | 22 | 23 | 24 | 25 | 26 |
| 27                                               | 28 | 29 | 30 | 31 |    |    |

| September 2017 <span style="float: right;">9</span> |    |    |    |    |    |    |
|-----------------------------------------------------|----|----|----|----|----|----|
| S                                                   | M  | T  | W  | Th | F  | Sa |
|                                                     |    |    |    |    | 1  | 2  |
| 3                                                   | 4  | 5  | 6  | 7  | 8  | 9  |
| 10                                                  | 11 | 12 | 13 | 14 | 15 | 16 |
| 17                                                  | 18 | 19 | 20 | 21 | 22 | 23 |
| 24                                                  | 25 | 26 | 27 | 28 | 29 | 30 |

| October 2017 <span style="float: right;">10</span> |    |    |    |    |    |    |
|----------------------------------------------------|----|----|----|----|----|----|
| 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 |    |    |    |    |

| November 2017 <span style="float: right;">11</span> |    |    |    |    |    |    |
|-----------------------------------------------------|----|----|----|----|----|----|
| S                                                   | M  | T  | W  | Th | F  | Sa |
|                                                     |    |    | 1  | 2  | 3  | 4  |
| 5                                                   | 6  | 7  | 8  | 9  | 10 | 11 |
| 12                                                  | 13 | 14 | 15 | 16 | 17 | 18 |
| 19                                                  | 20 | 21 | 22 | 23 | 24 | 25 |
| 26                                                  | 27 | 28 | 29 | 30 |    |    |

| December 2017 <span style="float: right;">12</span> |    |    |    |    |    |    |
|-----------------------------------------------------|----|----|----|----|----|----|
| S                                                   | M  | T  | W  | Th | F  | Sa |
|                                                     |    |    |    |    | 1  | 2  |
| 3                                                   | 4  | 5  | 6  | 7  | 8  | 9  |
| 10                                                  | 11 | 12 | 13 | 14 | 15 | 16 |
| 17                                                  | 18 | 19 | 20 | 21 | 22 | 23 |
| 24                                                  | 25 | 26 | 27 | 28 | 29 | 30 |
| 31                                                  |    |    |    |    |    |    |

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### **I. PREPARATIONS BEFOREHAND**

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

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

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

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

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

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

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

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

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

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

## **PAID FUNERAL BILLS:**

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



# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## **COBRA INFO FOR SURVIVING SPOUSE**

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

### **COBRA health benefits for surviving spouses.**

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

# THIS AND THAT

North Carolina Concealed Handgun Chart – Prohibited Carry Areas

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

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

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

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

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

**Effective Date:** August 18, 2014



HR 218 classes are conducted monthly, except in December 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.



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

# THIS AND THAT

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

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



## Thinking of retiring?

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

### Some things to consider

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

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

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

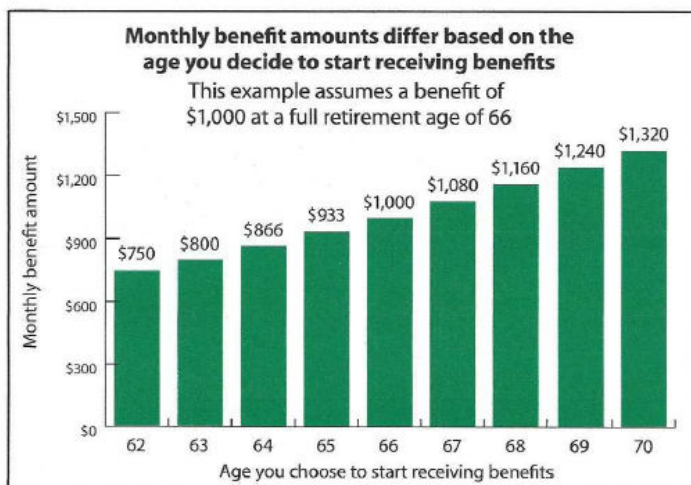
### Avoid a Medicare Penalty Sign Up at Age 65

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

### What is the best option for you?

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

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



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

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

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

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

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



## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

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

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

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

## Other useful websites

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

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

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

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

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

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

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

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



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

# THIS AND THAT

## NOVEMBER'S NEWSLETTER

### 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 Anthem. 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.

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 calling for their deaths, it is plain to see why America is so divided in this modern political arena.

### Important Telephone Numbers

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

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

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

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

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



# THIS AND THAT

## BENEVOLENT ASSOCIATIONS

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



## NEW YORK POLICE RELATED SITES

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

## OTHER POLICE RELATED SITES

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

## GOVERNMENT

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

## VETERANS SITES

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

## MILITARY SITES

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



# NOSTALGIA

## POLICEMEN NEWS

### Transfers-Appointments

#### News pertaining to those in blue

2 December 1882

Greenpoint- Police Sergeant Alfred L. BATTERSBY, who has been seriously ill for the past three months, is reported to be in a dying condition.

14 December 1882

AN INSANE POLICE SERGEANT

Police Sergeant BATTERSBY, of the Seventh Precinct, on the advice of his wife and relatives, has been committed to the Flatbush Lunatic Asylum on a certificate from Dr. MALONE, of 11 South Second street. He has been off duty for the past three months.

The trouble is thought to be softening of the brain produced by alcoholism.

15 December 1882

A POLICEMAN'S SPREE

Charges of drunkenness have been preferred against Officer Gustave WESSMAN, recently of the Mounted Squad. WESSMAN, who is a brave fellow, was injured while stopping a runaway horse, and General JOURDAN on Wednesday detailed him as harbor master at Wallabout Basin. WESSMAN celebrated the event by getting drunk, and two officers of the Fourth Precinct arrested him before they knew he was a policeman. General JOURDAN will inquire into the matter.

A RETIREMENT AND THREE PROMOTIONS

Police Commissioner JOURDAN to-day retired Sergeant Alfred BATTERSBY, who is insane,

Promotions:

Roundsman Arthur H. JOHNSON, Thirteenth Precinct, made Sergeant to the Seventh Precinct, Patrolman John HAMILTON, Fifth Precinct, made Roundsman and to the Thirteenth, Patrolman James CAMPBELL made assistant telegraph operator at Headquarters at \$1,100 a year.

16 December 1882

Greenpoint-Sergeant Arthur JOHNSTON, who was promoted from a roundsman yesterday, reported at the Seventh Precinct Station-house last night for duty.

TWO STORY DWELLING BURNED

A fire, due to an unknown cause, broke out yesterday in the cellar of the two story frame dwelling, No. 195 Palmetto street and damaged the building, which is owned by Morris RICH, \$1,200. Thomas HALL, the occupant, sustained a loss of \$300 on his furniture, which is not insured. The flames communicated with the dwelling No. 197, which is owned and occupied by Policeman Charles WESTFIELD, and was damaged \$800. Insured.

18 December 1882

Police Sergeant Alfred L. BATTERSBY, who was removed to the Insane Asylum at Flatbush last week, was brought back to his home on Saturday and died there this morning, at none o'clock, of softening of the brain. He was a past commander of Mansfield Post G.A.R., and a member of Greenpoint Lodge of Free Masons. He was a member of the police force for fourteen years.

20 December 1882

Greenpoint-The funeral of the late Sergeant BATTERSBY will take place from his late residence on Eckford street to-morrow afternoon.

20 December 1882

Greenpoint-Patrolman McKEE of the Seventh Precinct, was found on his post, Tuesday morning in a beastly state of intoxication and was arrested by Sergeant JOHNSON. He was placed in a cell and yesterday morning was fined ten dollars by Justice NACHER. He was suspended from duty by Commissioner JOURDAN yesterday, and last evening he arrested a man and brought him to the Station-house and charged him with drunkenness.

Captain WOGLOM refused to hold the man.

OFFICER WESSMAN'S CASE DISMISSED

Officer Gustave WESSMAN, who was arrested by two Fourth Precinct officers a few nights since on a charge of drunkenness, was before Commissioner JOURDAN to-day and offered testimony on which the case was dismissed. The officer was assigned permanently to the Harbormastership at the Wallabout.

(Continued next page)

# NOSTALGIA

## POLICE-MEN NEWS

(Continued) .....

23 December 1882

### SERIOUS CHARGES

The Alleged Ill Treatment of the Late Sergeant BATTERSBY of the Flatbush Lunatic Asylum -- Investigation by a Post of the G.A.R.

A committee of six members of Mansfield Post, G.A.R., met at the house of the late Sergeant BATTERSBY in Greenpoint last evening to investigate ill treatment at the Lunatic Asylum at Flatbush, which his widow alleges was the immediate cause of his death. Counsellor H. M. DAVIS occupied the chair. The evidence of Dr. SWEENEY and a number of others witnesses who had examined the body was listened to.

Mrs. BATTERSBY's statement was to the effect that when on Saturday last, she visited her husband at the Asylum, she found him lying uncared for and comfortless on a rough bed with his clothing torn. He held his hands over his head and piteously beseeched her not to strike him; he was covered with bruises. She removed him immediately though not without words with the authorities who threatened to put her in a cell.

Other witnesses, among whom was Dr. SWEENEY, testified to the bruised condition of the deceased's body. Dr. SHAW, the Superintendent of the Asylum, says, in reply to Mrs.

BATTERSBY's charges, that she refused to listen to reason in the matter of taking her husband home in a dying state, and behaved in so excitable, a manner that he had told her if she went on in that way he would have to keep her as a patient; but he did not, of course, mean this in seriousness. He denied any ill treatment of the deceased on behalf of himself and his assistants.

### A FOOLISH AND UNJUST ACCUSATION

The late Sergeant BATTERSBY's 10-year-old daughter went to the Seventh Precinct Station-house on Thursday and asked to see Captain RHODES.

On being presented to the Captain, she handed him the shield worn by her father with the following remarks: "Captain, mama sent you papa's shield, which you and Sergeant JOHNSON have won by murdering him."

(30 December 1882)

### LUNATICS - ARE INMATE OF THE FLATBUSH ASYLUM ILL-TREATED

The Commissioner of Charities and Corrections met at the Lunatic Asylum at Flatbush yesterday afternoon to continue the investigation into the alleged ill-treatment of the last Police Sergeant ALFRED L. BATTERSBY at the Asylum. Among the gentlemen present were Hon. RIPLEY ROPES, State Commissioner of Lunacy Smith Assistant District-Attorney BACKUS, a committee of six members of Mansfield Post, G.A.R., and Drs. SHAW and FERRIS, of the Asylum. Mrs. BATTERSBY, dressed in deep mourning and closely veiled, sat on the lounge with her brother-in-law, Mr. JOHN H. BATTERSBY....

### OFFICER McKEE DISMISSED

Police Officer James J. McKEE of the Seventh Precinct was yesterday dismissed from the force by Commissioner JOURDAN for drunkenness.

23 December 1882

### DEATH OF CAPTAIN CHAS. B. PENDLETON

Captain Charles B. PENDLETON died at his home, 161 DeKalb avenue, at an early hour yesterday morning of heart disease, in the sixty-seventh year of his age. He was born in Dighton, Mass. He was for thirty years captain and owner of the bark Lucy Thompson, which carried freight between New York and Liverpool. In 1866 he abandoned the sea and entered the firm of John W. MASON & Co., shipping and commission merchants, doing business at No. 46 Broadway, New York, with whom he was connected until his death.

29 December 1882

### A POLICE SERGEANT RESIGNS

Police Sergeant STRONG, of the Thirteenth Precinct, to-day tendered his resignation to Commissioner JOURDAN. The Sergeant has just recovered from a long continued period of physical disability, and intends following some other business more suited to a man of his years. He has been on the force more than twenty years, has been connected with the police forces of New York and Jersey City, and has served under nineteen Captains.

(Continued next page)

# NOSTALGIA

## POLICE-MEN NEWS

(Continued) .....

30 December 1882

The Fifth Sub-Precinct to be Opened on Monday -Promotions and Transfers.

The fifth Sub-Precinct, with Sergeant JOHN BRENNAN in command, will be opened on Monday morning next and to-day Commissioner JOURDAN announced the following promotions and transfers in that connection:

Roundsman J. ADDISON CORWIN, of the Thirteenth, and ALEXANDER BARR, of the Eighth Sub-Precinct, to be Sergeants at the Fifth Sub-Precinct;

Roundsman JOHN M. HAMILTON, of the Thirteenth Precinct, and Roundsman EDWARD BROWN, of the Fifth, to be Roundsmen in the Fifth Sub, and eight patrolmen from the Fifth, and two from the Fourth and Thirteenth Precincts each, to do patrol duty in the Fifth Sub.

Patrolman WILLIAM WEISER, of the Sixth Precinct, was made Roundsman and transferred to the Fifth Precinct, and Patrolman MILES O'REILLY, of the Ninth, made Roundsman and transferred to the Thirteenth.

All the promotions, General JOURDAN said, were made solely on the ground of merit. He had intended promoting others, but upon looking over their records found he could not conscientiously do so as they had not reported a single excise violation in the present year and were necessarily guilty of neglect. He said there were at present two vacancies, but that among all the applicants for promotion there was not one whose record warranted his advancement.



1899 - NYPD Patrolman at a call box. Location is most likely in Brooklyn. He's wearing the Consolidation shield that was adopted on September 24, 1898 but not wearing any collar brass. Collar brass was adopted sometime in 1899. The photo was published in an issue of the Tammany Times on January 15, 1900.

Prior to the 1898 consolidation of NYC and the various police departments, the City of Brooklyn Police Department was busy installing call boxes for its policemen. While Manhattan and the Bronx had their precincts connected to a central system, there is little mention of call boxes being used. The 1899 NYPD Annual Report details the department's agenda of greatly expanding and improving the call box system throughout the city.





### Membership Meeting Minutes November 14, 2017

President Harvey Katowitz called the meeting to order at 6:45pm with the Pledge of Allegiance. There were 76 members, 03 new members and 04 guests present.

This was followed by the reading of the names and circumstances of death of the 11 law enforcement officers who died in the line of duty since last month's membership meeting.

There was a moment of silence for these officers and our service men and woman who have died protecting our country.

#### Roll Call of Officers

President: Harvey Katowitz  
Vice President: Dave Schultheis  
Treasurer: Ben Pepitone  
Secretary: Scott Hickey  
Sgt. at Arms: Harry Dobson - Excused  
Trustee: Bob Fee  
Trustee: Brenda Jordan  
Trustee: Bernard Roe - Excused  
Trustee: Chris Russo - Excused  
Trustee: John Sabato  
Historian: Kevin Gribbon  
Chaplain: Donald Sanchez - Excused

**Introduction of Guest(s):** Diane and Mark Jones gave a presentation about their weight loss program

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

#### Sickness & Distress:

The following members passed away in October: Ed McGreal and Bob Hansen.

#### Communications & Bills

- A year after a funding problem forced the cancelation of Variable Supplement Fund payouts, the Correction Officers Benevolent Association assured members that all will be smooth sailing from here on in.
- Gus Cabarcas (Ret. NYPD Officer) | Hope For The Warriors® | Community Engagement Coordinator | Dallas, TX, cell 214-548-9297 [gcabarcas@hopeforthewarriors.org](mailto:gcabarcas@hopeforthewarriors.org) requested our club's assistance in providing volunteers to help with the 2nd Annual Charlotte Run For The Warriors® on December 2, 2017 at Independence Park in Charlotte, NC. This race is dedicated to the men and women wounded in Iraq and Afghanistan, their families, and families of the fallen. All proceeds from the race will benefit the warriors and their families through Hope For The Warriors® programs.

#### Report of Officers

President.

Trustees:

- Harvey discussed the praise received about the honor guard from the family members of Bob Hansen and Ed McGreal and the priest who officiated at Bob's mass. He thanked Brenda Jordan and the members of the honor guard for their presence at Bob and Ed's wake/mass.
- Harvey asked club members to check the roster for any errors or omissions.
- Harvey discussed a letter he received from Marine Corps Lt. Colonel C.D. Hrudka about the club's desire to donate \$15,000 to the Marine Corps Wounded Warrior Battalion-East (Camp Lejeune). Effective July 1, 2017 donations over \$1,500 has to be made out to "Navy Gift Fund" and forwarded by Wounded Warrior Regiment for legal review to the appropriate accepting authority. He supplied a list of 4 non-federal charitable organizations that support wounded, ill, and injured Members. These organizations, within the scope of their mission and charter, provide support to Marines, Sailors, and their families. They work closely with this command to ensure their resources are received by Service Members and families with the greatest need in a timely manner. The four charities were reviewed by the club board and a motion was made and approved to donate the \$15,000 to the Camp Lejeune Fisher House, which is a similar organization as the Ronald McDonald House.

Vice President: Dave discussed the after holiday dinner party.

Treasurer: Ben reports the following:  
October 31, 2017

|                               |              |             |
|-------------------------------|--------------|-------------|
| <b>Beginning Balance</b>      |              | \$40,407.79 |
| Cleared Transactions          |              |             |
| Checks and Payments           | -\$12,827.58 |             |
| Deposits and Credits          | \$ 8,174.00  |             |
| Total of Cleared Transactions |              | -\$ 4653.58 |
| <b>Cleared Balance</b>        |              | \$35,754.21 |
| Uncleared transactions (2)    | -\$1,500     |             |
| <b>Register Balance</b>       |              | \$34,254.21 |

A motion to accept the Treasurer's report was made by Brenda Jordan and was seconded by Joe Kozlowski. The motion passed.

Secretary: Nothing to report.

Trustees:

- Bob Fee: Nothing to report
- Brenda Jordan: Brenda advised that FOP Lodge 9 be providing Thanksgiving dinners at the lodge.
- Bernard Roe: Excused.
- Chris Russo: Excuse
- John 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: 393 members
- Honor Guard: Nothing to report.
- Sunshine: Harvey asked members to keep Paul Johnson in their thoughts and prayers.

**Old Business:** None

**New Business:**

- Proposition for Membership.
- Ret NYPD PO Vincent LaMantia- BSND
- Ret NYPD Lt Dennis Cirillo - TCD
- Ret NYC DOC CO Wanda Harris - EMTC

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

**Good of the Club:** 50/50 of \$190 was won by George Young

**Motion to adjourn the meeting:** was made by Frank Aquilone and was seconded by Mark Brown. The motion passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting**  
**Tuesday, December 12, 2017**





# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

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

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

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

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

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

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

VESTED ( )

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

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

I declare my desire for membership in the 10-13 Club of Charlotte, NC, Inc. I will submit my membership fee and regularly subscribe my renewal fee by the 1<sup>st</sup> of January each year to remain a member in good standing. I attest that I am a bona fide honorably retired Law Enforcement Officer.

SIGNED \_\_\_\_\_ DATED \_\_\_\_\_

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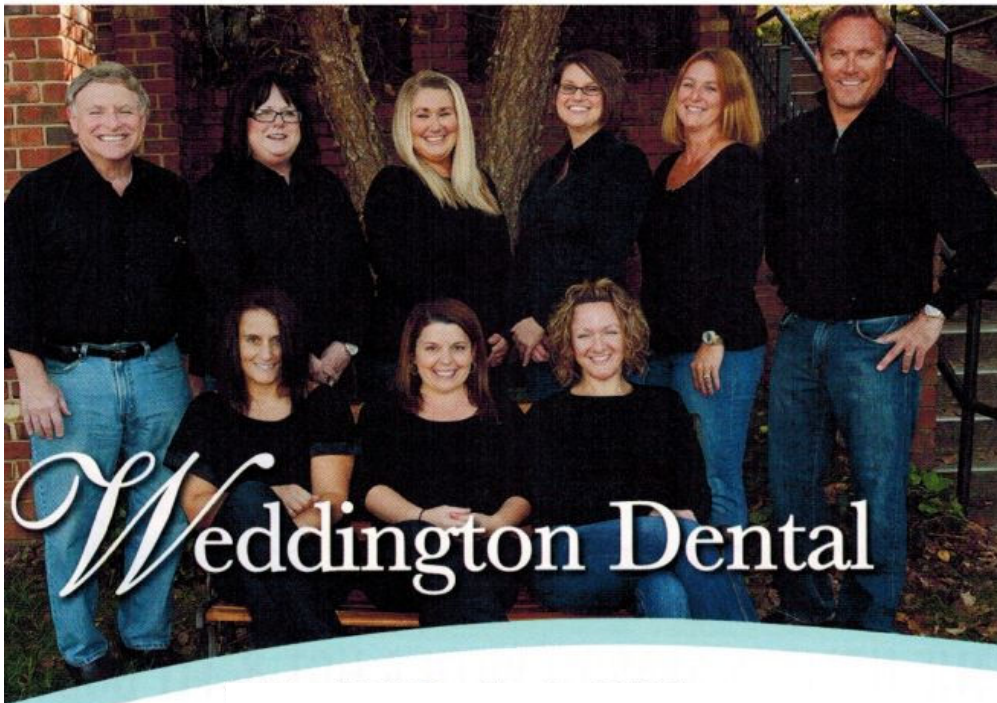
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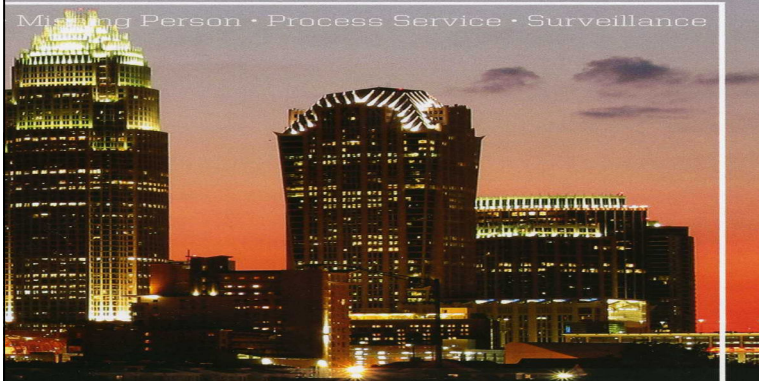
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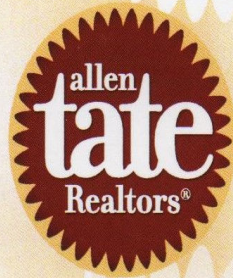
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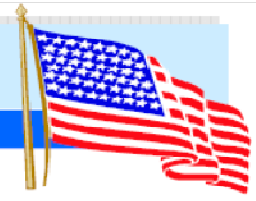
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