



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 2

10-13

February 2017

PRESIDENT'S MESSAGE

Hi All,

On January 10, 2017 the NYPD and the City of New York lost a true hero who was an inspiration to all who knew him. Detective Steven McDonald was paralyzed after being shot three times by a teenage gunman in 1986. Though confined to a wheelchair, unable to use his arms or legs, he remained an active member of the NYPD as a goodwill ambassador up until the time of his death.

Steve was a truly remarkable man who did something that I do not believe I would have had it in my heart to do. On his 30th birthday, the day his son Conor was baptized and a mere 6 months after being shot, he forgave the 15 year old boy who shot him. He even testified on his behalf at his parole hearing.

<http://www.nydailynews.com/new-york/steven-mcdonald-forgave-shooter-1987-article-1.2942936>

Here are excerpts of a statement read by his wife Patti Ann on his behalf on the day of his sons baptism, "I'm sometimes angry at the teenage boy who shot me. But more often I feel sorry for himI forgive him.....I am the luckiest man on the face of this earth.....There is no group of men and women who care more about this city as the men and women of the New York City Police Department....I hope I would be able to live up to its tradition of courage and compassion. I hope that I have."

All I can say is Steve, you did that and then more. Your love of your fellow man, religious beliefs, positive attitude and perseverance under tragic and difficult conditions are qualities that every human being should strive for. May you find eternal peace and comfort in heaven.

Please keep Patti Ann and Conor, who is a NYPD Sergeant, in your thoughts and prayers.

On January 30, 2017 the NYPD lost another hero. Deputy Chief James Molloy, 55, Commanding Officer, Queens Detectives died after a 2 year fight battling a 9/11 related brain cancer.

Molloy was actually off on 9/11, taking one of his daughters to school. He immediately rushed to the World Trade Center site and for the next 6 months led search efforts at Ground Zero for 6 months following the terrorist attacks.

Last month, during one of his many monthly hospital stays, Paul Johnson lost his wallet which contained his NYPD retiree ID card. If you are planning a trip to NY and will be going to police headquarters in the near future, please let a board member know so that we can make arrangements to give you the paperwork needed for Paul to receive a new ID card.

On a more joyous note, we had another successful after holiday party. The camaraderie was great, the music was lively, the food delicious, and a good time was had by all in attendance. (See page 8 & 9 for photos).

**Our Next Membership Meeting Is
Tuesday February 14 at 6 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205
<http://www.charlotte10-13.com/>**

PRESIDENT

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PRESIDENTS MESSAGE

As we begin the second month of the new year, many members have still not remitted their 2017 dues. Article II, Section 1 of our by-laws state:

Should a member's dues not be paid by January 31st, a letter will be mailed or emailed indicating payment is due and if not received by the last day of February, said member could be removed from the club's membership roll. Any member who has not paid their current years dues by March 31 will be assessed a \$10 surcharge. (Eff. 08/07/12).

In addition to the \$10 surcharge, any member who has not paid their dues by March 31, will be removed as a member.

Please remember that in order for your family member to be eligible for one of the club's three college scholarships awarded each year, you have to be a member in good standing for 3 consecutive years. Being removed as a member will re-start the eligibility period. **(See Pages 10 -12 for further information and application).**



NYPD 10-13 CLUB OF CHARLOTTE, NC, INC
137 Cross Center Rd.
Suite 150
Denver, NC 28037



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

2017 Dues Renewal



LAST NAME _____ FIRST _____ MI _____
ADDRESS _____ CITY _____
STATE _____ ZIP CODE _____ MALE () FEMALE ()
HOME PHONE () _____ CELL PHONE () _____
BUSINESS PHONE () _____ SPOUSE'S NAME _____
EMAIL ADDRESS _____
DOB _____

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

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

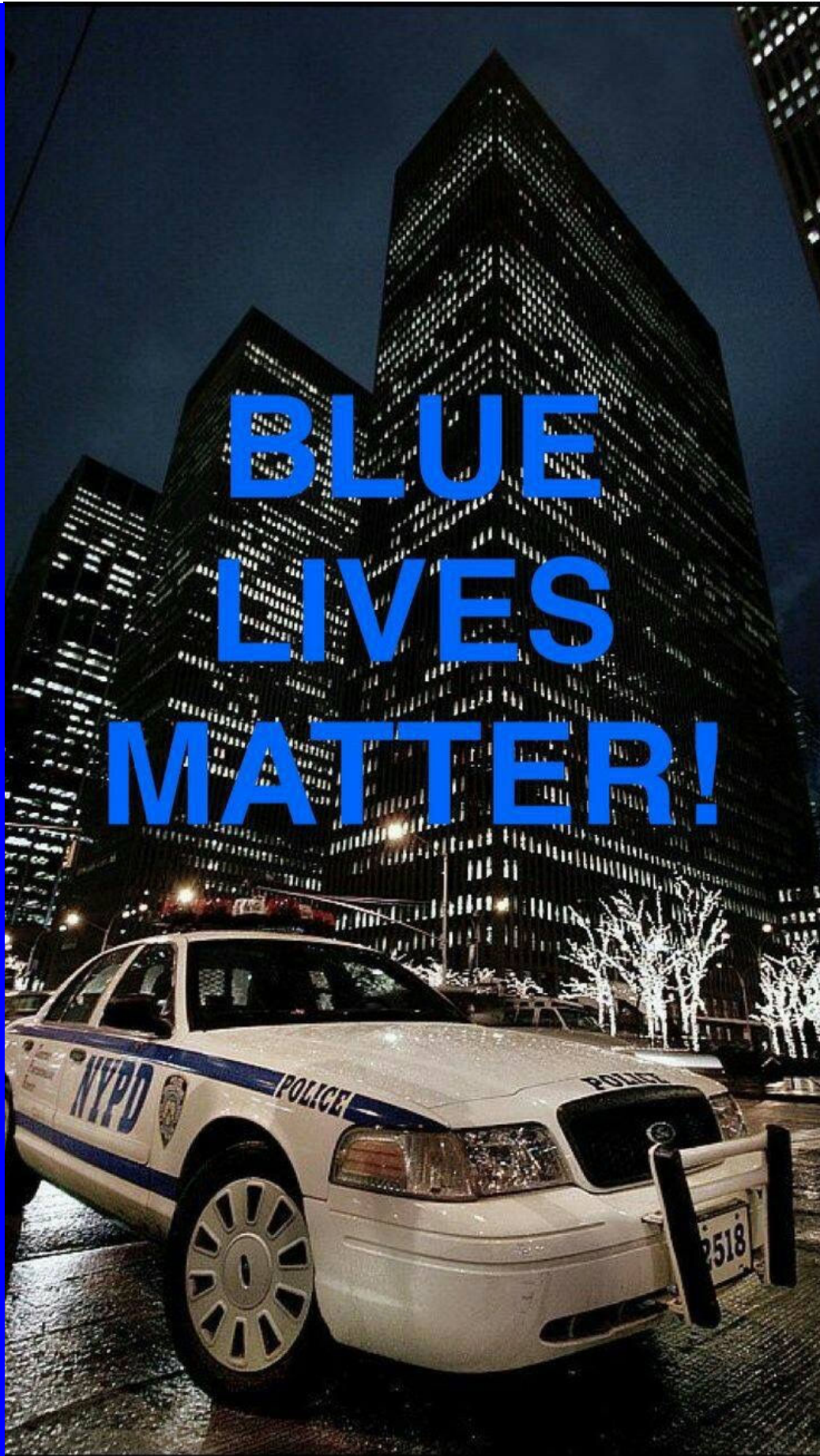
The guest speaker for this month's meeting is club accountant, Scott Boyar who always gives an informative presentation.

Fraternally,

Harvey Katowitz

Harvey Katowitz

**BLUE
LIVES
MATTER!**



In Memory of Steven McDonald



Patti Ann McDonald, Steven McDonald and Conor McDonald. (Thomas Tracy/NY Daily news)

http://www.nydailynews.com/new-york/steven-mcdonald-nypd-paralyzed-30-years-dead-age-59-article-1.2942612?utm_source=Sailthru&utm_medium=email&utm_campaign=Daily%20Newsletter%202017-01-11&utm_term=DailyNewsletter

<http://www.nydailynews.com/new-york/det-steven-mcdonald-role-model-forgiveness-article-1.2943010>

NYPD Officer Steven McDonald, left for dead by a teen gunman, never heard the prognosis of his imminent demise.

The paralyzed cop miraculously survived for the next three decades, living to see the birth of his son and become a global voice for peace and forgiveness across an extraordinary and unexpected life.

He Must Never Be Forgotten

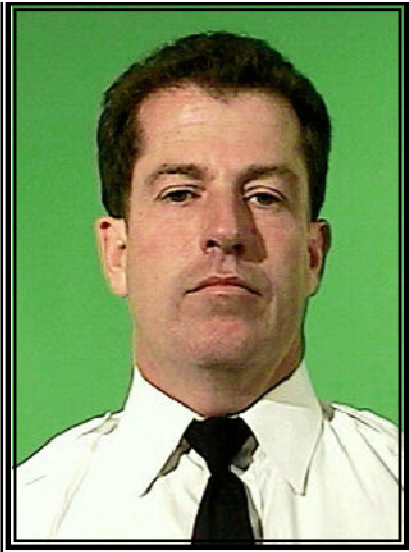
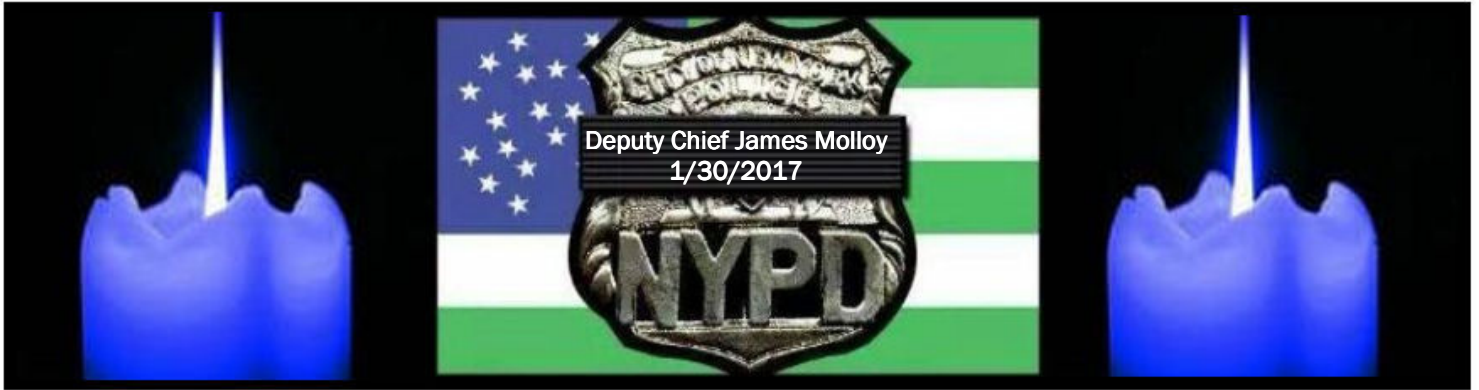


*We honor those
Who have laid down their
life for their country.
Whether weary or embold-
ened, quiet or defiant,
Vulnerable or ready when
You called them home,
Their sacrifice are too hum-
bling for words except to
these uttered in prayer.
Let these great warriors
find rest at last;
Ever reminded that we who
are left behind cherish their
spirit, honor their commit-
ment, send them our love,
and we will never forget the
service that they gave*

**LAW
ENFORCEMENT
ONLY**

**THIS ENTRANCE
RESERVED
FOR THOSE
WHO SERVED**

He Must Never Be Forgotten



An NYPD chief has died of 9/11-related brain cancer after a long struggle, officials said Tuesday.

Deputy Chief James Molloy, 55, died Monday night at Good Samaritan Hospital in West Islip on Long Island. He was lauded for his many accomplishments as a cop. He left behind a wife and two daughters, ages 16 and 25. Roy Richter, head of the Captains Endowment Association, said Molloy led the search efforts at Ground Zero for six months following the 9/11 terror attacks.

"Deputy Chief Molloy is as courageous a guy as you can find," he said. "He led search efforts tirelessly at Ground Zero.

His dry wit and get-it-done attitude can always be counted upon to effectively respond to constant dangers he and his command faced. All in the department who knew or worked with him held Jim in the highest regard."

Richter said about two years ago, Molloy began having vision problems and was diagnosed with a brain tumor. He had surgery that appeared to be successful, but the cancer returned, Richter said.

His older brother, Manhattan art dealer John Molloy, said the chief also developed mobility problems on his left side and underwent treatment at the Memorial Sloan Kettering Cancer Center.

Being a cop wasn't just an occupation for him," John Molloy said. "He was completely devoted to his work and his family. Many a night, he would get a call in the middle of the night. He was committed 100%."

Molloy was actually off on 9/11, taking one of his daughters to school. He immediately rushed to the World Trade Center site.

He was in the last car to get through the Brooklyn Battery Tunnel before it was shut down that day, his brother said.

John Molloy recalled that his brother once jumped into the ocean to save a fugitive who had run into the water even

though the suspect couldn't swim.

When he got back to the precinct, his fellow cops gave him two boxes of Life-savers candy.

He was once the youngest captain in the NYPD, and commanded the same precinct that his grandfather had in the 1930s.

Molloy most recently commanded the Queens detectives. Prior to that, he led the Emergency Service Unit.

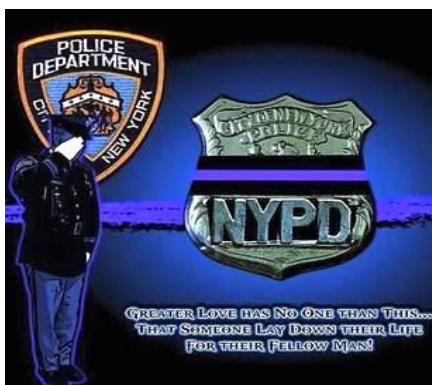
He joined the NYPD in 1982 and served in a dozen different commands. Retired Assistant Commissioner Dr. Rob Gonzalez worked under Molloy when Molloy was the commanding officer in the 101st Precinct in Far Rockaway.

"In the 90s, Chief Molloy was a young, hard-charging captain that rose through the ranks and was admired by many in the NYPD," he said.

"He had the enthusiasm and energy rarely seen by many in the NYPD and was usually the first to charge in while executing search warrants. A real crime fighter who will be missed by family, friends and colleagues."

Molloy liked to joke around and gently tease friends and family. He loved boating and working on cars, especially his beloved Chevelle.

"He lived to take time off and spend the summers on the water," John Molloy said.



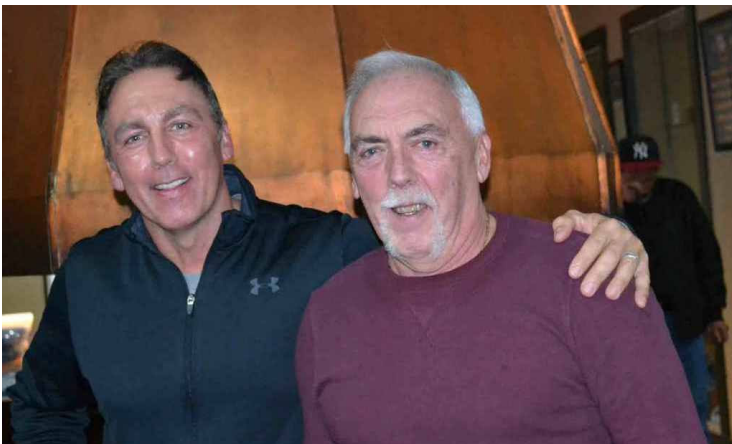
JANUARY MEMBERSHIP MEETING



Club Pres. Harvey Katowitz presenting a \$17,000 check to Independence Fund, Operations Manager. Ret. US Army Chief Warrant Officer Adam Snead.



Harvey Katowitz presenting a plaque of recognition to former Club Historian (Feb. 1, 2010 - Dec. 31, 2016) Joe Kozlowski



Our Club's first father and son members. Ray C. Nafey & Ray K. Nafey



Harvey Katowitz & Guest Speaker Edward Jones, Financial Adviser Ben Asseff.



2017 After Holiday Dinner Party



2017 After Holiday Dinner Party



MEMBERSHIP



2017 Monthly Meeting Dates

February 14	June 13	October 10
March 14	July 11	November 14
April 11	August 8	December 12
May 9	September 12	



Jan 15, Ruth Nadler, mother of club member Gary Nadler passed away after a lengthy cancer battle.



SICK DESK UPDATE

Bob Fee's mom is in hospice

Larry Cirigliano is recuperating from shoulder surgery



The following members joined our Club in January

- Ret. NYPD Lt. John Smith, 76pct.
- Ret. NYPD Det. Robert "Bob" Jones MN Homicide (NY)
- Ret. NYPD Det. Peter Billitteri, 67 Sqd.
- Ret. NYPD Det. Brian Gennis
- Ret. NYPD Officer Ray Nafey, JTTF
- Ret. NYPD Officer Tom Bowden
- Ret. Nassau Co. Officer Ed Powell
- Ret. NYS Courts Chief Sean McCartney
- Returning Member Ret. NYPD Det. Joel Francis, 75 Sqd
- Returning Member Homeland Security Agent Larry Cirigliano



We presently have 395 members, 275 from the NYPD and the remainder from 61 other law enforcement agencies.

BIRTHDAYS



Blihar, Stephen	2/4
Roe, Bernard	2/4
Mullings, Garth	2/5
Roberti, Domenick	2/5
Russo, Chris	2/5
Valentini, Val	2/7
Hargrove, Valerie	2/9
Reep, Gregory	2/9
Sokolski, Stephen	2/9
Brienza, John	2/10
Carlson, William	2/10
Smith, Neil	2/10
Simmons, Mel	2/11
Ormond, Timothy	2/12
Maxim, John	2/12
Berg, Ben	2/13
O'Brien, James,	2/14
Knipper, Joe	2/15
Barrett, Mike	2/16
Dobson, Henry (Harry)	2/17
Kanterman, Ed	2/17
Arroyo, Angel	2/19
Mullan, Sean	2/19
Ferrante, Andrew,	2/20
Incadella, Sal, Jr.	2/22
Strain, Bill	2/22
Brown, Derrick	2/25
Williams, Frank	2/25
Dabnis, Anthony	2/26
Bernard, Karon	2/27
Mangiapanella, Bart	2/27
Ryan, Brendan	2/27
Lewis, Wayne	2/28
Pinello, Louie	2/28
McIntyre, Kevin	2/29



If you have not paid your 2017 dues please do so now using the Dues Renewal Form on page 47.

MEMBERSHIP



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HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

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

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

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

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

Application must be received by April 4, 2017



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HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC will award the "Jim Houston Memorial Scholarship" of \$500 to the child, grandchild or great grandchild of a member of our 10-13 Club. The recipient of the scholarship will be determined by a lottery drawing at the July membership meeting of all eligible applicants.

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

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

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

Application must be received by April 4, 2017



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HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

College Scholarship Application 2017

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

High School Attending: _____

College Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Application must be received by April 4, 2017



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 380 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

Please save for future reference.

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



Brenda Jordan



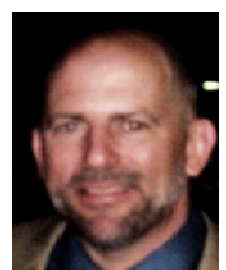
Bob Fee



Bernard Roe



John Sabato



John Erker



NYPD CEA January 2017 Meeting Schedule		
Day, Date	Time	Location
Wednesday, Feb. 1, 2017	10 AM	El Caribe 5945 Strickland Avenue Brooklyn, NY 11234

Guide to The New York Safe Act

In response to many questions from our active and retired members, the New York State Police has released a field guide reference on the New York Secure Ammunition and Firearms Enforcement Act of 2013 (SAFE Act). This guide answers many questions from our members on their continued possession of their legally owned firearms.

[Click for the Safe Act Guide](#)

http://www.nypdcea.org/pdfs/NYSP_Safe_Act_Field_Guide.pdf



NYPD Captains Endowment Association

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

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

Line Organizations



Health Benefits - SOC

WHATS NEW - RETIRED

1- YOUNG ADULT OPTION THROUGH AGE 29

Under New York State Law Chapter 240 of the Laws of 2009, sometimes called the "Age 29" law, you have the opportunity to continue health benefits coverage through the City of New York group. Information and enrollment forms are available at www.nyc.gov/olr

Eligible Young Adult children of subscribers covered under group health insurance policies issued in New York State may purchase coverage through age 29. To qualify for the Young Adult coverage, the Young Adult child must meet each of the eligibility requirements listed below. By completing this form, the undersigned subscriber is certifying that the undersigned Young Adult child is eligible for this coverage under the terms listed below and the undersigned Young Adult child is electing this coverage. The Young Adult child's coverage will be the same as the subscriber under the current group policy.

Eligibility Requirements

The Young Adult child must: be under age 30; and be unmarried; and be a child of the employee/retiree insured by the City; and not be covered by, or eligible for, employer-sponsored insurance, a self-insured employer plan, or Medicare; and live, work or reside in New York State or in the plan's service area.

Click below for more information and rate table

Instructions for Enrollment - Young Adult Option "Through Age 29" <http://nypdsoc.com/forms/ya29.pdf>

The Young Adult child must: be under age 30; and be unmarried; and be a child of the employee/retiree insured by the City; and not be covered by, or eligible for, employer-sponsored insurance, a self-insured employer plan, or Medicare; and live, work or reside in New York State or in the plan's service area.

Click below for more information and rate table

Instructions for Enrollment - Young Adult Option "Through Age 29"

2 - Step-children

Effective January 1, 2011, the SOC will provide benefit coverage for members' stepchildren. To enroll your stepchild (ren) you must complete the "Affidavit of Dependent Stepchild (ren)" and submit to the SOC Health and Welfare Fund Office. Coverage will only be extended to stepchild(ren) who meet the specific criteria outlined on the "Affidavit of Dependent Stepchild (ren)" .

3 - Coverage of Adult Children Up to Age 26

Effective January 1, 2011, Federal Health Care Legislation requires essential health benefits (includes only the prescription drug coverage provided by the Fund) coverage be extended for current active members' qualified adult child(ren) up to age 26 regardless of their financial dependency on the active member, residency with the active member, marital status, student status, or employment status.

Coverage will not be extended for adult children up to age 26 who are eligible for other coverage through another employer sponsored plan, whether it is the adult child's employer or his/her spouse's employer. When a child of an active member turns 26, their coverage will end the day prior to their birth date. (For example, child turns 26 on July 17, 2011, the last day the plan must cover the child is July 16, 2011.)

If your adult child(ren) previously lost Fund prescription drug plan coverage because he/she "aged out", and he/she is not yet 26 years old, you will have an opportunity to enroll your child(ren) during the period of January 1, 2011 through February 28, 2011 with an effective date of January 1, 2011.

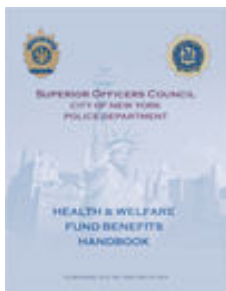
To enroll your adult child(ren) up to age 26, you must complete the form (click here ->) "Request for Coverage of Adult Children to Age 26" and submit to the Superior Officers Council Health and Welfare Fund Office.

If you have any questions regarding enrollment for adult dependents to age 26, please contact the Fund Office at 212 964-7500

Line Organizations

SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

SOC Health and Welfare Fund Benefits Handbook



The Trustees of the Superior Officers Council Health and Welfare Fund are pleased to present you with this updated benefit handbook. Over the last few years, substantial changes have taken place to our Health and Welfare Fund. We hope this handbook will assist you and your family navigate through the benefits available to you. We urge you to read this handbook carefully so you will become familiar with not only your benefits, but also your rights and obligations related to the Fund.

Read More http://nypdcea.org/pdfs/2011_soc_benefitbook.pdf

[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.



T-MOBILE DISCOUNT

LBA Members receive a 15% Discount on qualifying monthly recurring charges at T-Mobile. This offer is only available by calling T-Mobile at (877) 453-8824, **Use Corporate I.D. #: 5031722**. For more information visit our Website at www.t-mobile.com.

[LBA Family Member Car Decal](#)

January 27, 2017

LBA Family Member Car Decal

The Lieutenants Benevolent Association has created a car decal to discretely identify the automobiles belonging to our members, and their family members, as being those of an LBA member. The decals are designed to be removable so that when members sell their car or trade in a lease, the decal can be easily transferred to the new vehicle. The LBA family member car decals are available for \$2 each from the LBA.



Simply mail a check, made out to the Lieutenants Benevolent Association, to the LBA (40 Peck Slip, New York, NY 10038) for the total amount to cover the number of decals you wish to order. Please make sure to include your return address so we may forward you the decal(s).

Line Organizations



New York City Police Department
Lieutenants Benevolent Association
Leaders of the Finest

WOOLWORTH BUILDING
292 BROADWAY, Ste 1801
NEW YORK, NY 10279

(212) 964-7500 Phone
(212) 964-4240 Fax
Emergency Hotline:
(212) 330-0038

Membership Meeting
Wednesday, February 22, 2017

DELEGATE AND GENERAL MEMBERSHIP MEETING
1000 HRS (10 AM)
Antuns
96-43 Springfield Blvd
Queens Village, NY 11234

Antuns' Directions: <http://antuns.com/wp-content/uploads/2014/07/Antuns-Directions.pdf?id=1qHGaNp>

Antuns' Website: <http://www.antuns.com/?id=7JoQCp4>



EDWARD MULLINS
PRESIDENT

ROBERT GANLEY
VICE PRESIDENT

SERGEANTS BENEVOLENT ASSOCIATION
35 WORTH STREET, NYC 10013-2935

REST IN PEACE **SERGEANT PAUL TUOZZOLO**

Dear Fellow Sergeant,

Please see the below Press Release sent out today regarding the dangerous precedents set by President Obama and Governor Cuomo in their actions towards convicted terrorists.

Press Release: Thursday, January 19, 2017

Contact: Robert Mladinich, SBA Communications Director, phone 212-343-5674 (office) or 917-204-5916 (cell)

SBA President Ed Mullins believes that outgoing President Barack Obama and New York Governor Andrew Cuomo have set dangerous precedents in their actions towards convicted terrorists

New York - Ed Mullins, President of the 13,000 member New York City Sergeants Benevolent Association, is outraged at the actions of outgoing President Barack Obama for his commuting the sentence of federal inmate Oscar Lopez Rivera, a former leader of the infamous FALN, a Puerto Rican separatist group that claimed responsibility for more than 70 bombings in New York, Chicago and Washington, D.C. between 1974 and 1983.

The terrorist attacks claimed many lives, including police officers, and Lopez Rivera was sentenced to 55 years in prison.

Mullins was also disturbed by President Obama's refusal to demand that Cuba, with whom the United States is reigniting positive relations, extradite Joanne Chesimard, the killer of a New Jersey state trooper who received political asylum there after escaping from a maximum security prison.

In addition, Mullins lambasted New York Gov. Andrew Cuomo for his granting of clemency to Judith Clark, a domestic terrorist who was convicted of the murder of two Nyack police officers and a bank guard during the notorious 1981 Brinks armored car robbery in Rockland County.

"These three people were domestic terrorists of the highest order, responsible for numerous murders and immense heartbreak," said Mullins. "How President Obama and Gov. Cuomo can justify the release or absolution of these domestic terrorists defies logic. By treating them this way, they are making a mockery of the justice system. These people committed atrocious acts of violence against innocent people while trying to overthrow the U.S. government. Those actions can never be justified, not even decades after they occurred."

Fraternally,



Ed Mullins

Line Organizations



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

The New York State Constitutional Convention

from Michael J. Palladino, DEA President

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

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

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

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

The Purpose of the Referendum

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

To call Convention;

To elect Delegates to a Convention; and

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

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

Constitutional Convention Milestones

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

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

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

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

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

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

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

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

Line Organizations



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

DEA GHI/CBP-HIP/VIP Co-Payment Refund

There is a \$5 refund on your co-pay for doctor's office visits for members of GHI/CBP and HIP/VIP for up to 15 office visits per year per family. Exclusions or services not covered under the DEA co-payment refund are as follows:

Doctor visits prior to 1/01/08

Lab Tests

X-Rays, Blood Work, MRIs, Sonograms

Allergy Injections

Psych Pharm Management

Hearing Evaluation

Physical Speech Therapy

Other exclusions may apply that are not listed above.

Retirees should call the DEA Health Benefits Office at (212) 587-9120 in January for a refund form. Filing for refunds falls between January 1 and March 31 for your previous year's doctor visits.

Checks will be mailed in April.

DEA's 100th Anniversary in 2017

The DEA will mark its 100th year in 2017. There will be no annual dinner this year, but the Centennial Dinner will be held October 6, 2017 at the Sheraton Hotel at West 53rd Street and Seventh Avenue in Manhattan. The union is currently working on celebration plans and has created a challenge coin, which will be available at the DEA starting the 2016 holiday season, at the same time the 2017 commemorative cards and calendar books are released. In anticipation of the centennial, the DEA is also interested in collecting high resolution scans and/or loans of original photographs, documents, or any other interesting memorabilia relating to the history of the DEA or the NYPD's Detective Bureau. Email digital files or contact Sam Katz at the DEA at samkatz@nycdetectives.org Materials can also be scanned at the Union.

The New York State Police have created an easy and cost-free process that allows pistol/revolver licensees to complete re-certification online at -- <http://troopers.ny.gov/firearms>

Paper forms are also available at any New York State Police station.

Pistol/Revolver license re-certifications in New York State are currently only required for those permits originally issued **before January 15, 2013**. If your permit was issued before January 15, 2013, the deadline to submit your recertification is **January 31, 2018**.

Be advised this online process does **not** apply to those with permits in **New York City, Nassau County, Suffolk County, or Westchester County**. If you currently have a permit in any one of those locations, you must follow the requirements that are in place in that county.

DEA MEDIA

Inside Edition Tribute to Det. Steven McDonald See this and many other videos related to the legendary Detective on YouTube: <https://www.nycdetectives.org/index.php/news/the-dea-in-the-news/item/1147-inside-edition-tribute-to-det-steven-mcdonald>

Tribute to Det. Steven McDonald by WCBS New York: <https://www.youtube.com/watch?v=gt-4Oy-7vOE>

Channel 11 WPIX Tribute to Det. Steven McDonald: <https://www.youtube.com/watch?v=rA1qq3JTdWE>

Singer Songwriter Phillip Phillips Dedicates "Home" to Det. Steven McDonald : <https://www.youtube.com/watch?v=koM9rqMwr6I> <http://nypost.com/2017/01/15/idol-singer-dedicates-song-to-late-nypd-hero/>

Line Organizations



Eligibility

The benefits provided by the Retiree Health and Welfare Fund of the Patrolmen's Benevolent Association of the City of New York are available to retired New York City Police Officers (Members) and their eligible dependents. Temporary continuation of coverage is available, at a cost, to dependents who lose coverage due to a qualifying event through COBRA.

Member

A "member" is a retired New York City Police Officer for whom the City of New York is required to make a contribution to the PBA Retiree Health and Welfare Fund. Participation in the Fund, and eligibility for benefits, begins as of the first day for which the City of New York is required to make a contribution to the Fund. In general, participation in the Fund ceases when one of the following events occurs:

Death of the member;

- The City of New York is not required to make contributions to the Fund for the member.

Dependents

A Member's eligible dependents include the Member's:

- Spouse
- Domestic Partner
- Dependent Children

A "spouse" is a Member's legally married spouse. If a Member and spouse are already legally married on the Member's first day of participation, eligibility for coverage for the Member's spouse begins as of the Member's first day of participation. If the marriage occurs after the Member's first day of participation, eligibility for coverage for the Member's spouse begins on the date of the marriage.

A "domestic partner" is a Member's domestic partner who has been approved for coverage as such by the City of New York Health Benefits Program. Written approval of domestic partner coverage by the City of New York Health Benefits Program must be provided to the Fund in order to enroll a domestic partner. There may be tax consequences associated with enrolling a domestic partner. For more information, please contact the Office of Labor Relations Domestic Partnership Liaison Unit at 212-306-7605.

A Member's "dependent children" include the Member's natural or legally adopted children, children for whom the Member has court-appointed guardianship or custody, children required to be covered pursuant to a qualified medical child support order, and stepchildren living in the Member's home. Dependent children are generally covered through the end of the calendar year during which they attain the age of nineteen (19). Coverage may be extended through the end of the calendar year during which the dependent child attains the age of twenty-three (23) if he or she is a full-time student.

Extension of Coverage as a Full-Time Student

To be eligible for dependent student coverage, a student must meet the following criteria:

- Student is unmarried
- Member supplies at least 50% of the student's support and student is an eligible dependent of the member
- Must be enrolled as a **full-time student as defined by the school** in an Associates or Bachelors degree program (trade schools and correspondence/on-line courses of study do not qualify) at an **accredited College or University** in the state in which the school is located
- **Must have filed a PBA Dependent Student Certification Form.** This form must be filed **every** verification period.

Note: In lieu of the PBA Dependent Student Verification Form, the Funds Office will accept a current Enrollment Verification Certificate from the National Student Clearinghouse <http://www.studentclearinghouse.org>.

If your dependent has graduated, or is otherwise no longer enrolled as a full-time student, coverage will terminate at the end of the verification period (January 31 or September 30) for which a PBA Dependent Student Certification Form has been completed. For example, if your dependent child's full-time student status has been verified for the spring verification period ending September 30, 2015 and graduates on May 25, 2015, coverage will terminate as of September 30, 2015.

Separate Enrollment Processes for PBA and City of New York Benefits

It is important to note that the Fund and the City of New York Health Benefits Program do not share enrollment information. **You must submit enrollment and dependent status change information separately to both the PBA Retiree Health and Welfare Fund and to the City of New York Health Benefits Program. Updating information with one plan does not update information with the other.** This includes, but is not limited to the following:

- Address changes
- Adding dependents
- Removing dependents
- Providing information regarding other coverage for Coordination of Benefits (COB).

To update your information with the PBA Health & Welfare Fund, go to: <http://nycpba.org/benefits/forms/enrollment-retiree.pdf>

Line Organizations



- Jan. 25, 2017 Reports on the City's proposed budget include Pat Lynch's comments that with \$2.6 billion in new spending, there is not a penny for police raises or disability coverage. <http://www.nycpba.org/releases/pr170124-budget.html>
- Jan. 20, 2017 The **Daily News** reports that Pat Lynch makes the case for professional pay for NYC police officers when a poll finds that the public is satisfied with how deBlasio is managing crime. <http://www.nycpba.org/releases/pr170119-quinnipiac.html>.
- Jan. 19, 2017 **WOR radio** reports that in response to the PBA's announcement of an alarming increase in resignations by officers not eligible for a pension, de Blasio's inane comment is that the PBA denigrates the work of its members and NYC police are the highest paid in the nation.
- Jan. 18, 2017 The **NY Daily News**; report an alarming number of resignations from the NYPD by officers who are not eligible for a pension. The stories include Pat Lynch's explanation that poor pay has officers leaving for better paying law enforcement jobs. <http://www.nycpba.org/releases/pr170117-resignations.html>
- Jan. 17, 2017 The **Chief Leader** quotes Pat Lynch in their story about Steve McDonald's funeral <http://www.nycpba.org/news/ch/ch-170117-mcdonald.html> and also **editorializes** on his passing. <http://www.nycpba.org/news/ch/ch-170117-editorial.html> The **Chief** also reports on growing objections to parole for Judith Clark. <http://www.nycpba.org/news/ch/ch-170117-clark.html>
- Jan. 13, 2017 Tens of thousands of NYPD members, police officers from around the country and regular New Yorkers lined Fifth Avenue to salute a true American hero, Det. Steven McDonald. See : <https://www.facebook.com/media/set/?set=a.1812243472325844.1073741891.1390219254528270&type=3> and **PBA-recorded video**. <http://www.nycpba.org/news/pba-video/pba-170113-mcdonald.html>
- Jan. 12, 2017 PBA president Pat Lynch confirms that the job of policing has become more difficult and more dangerous. <http://www.nycpba.org/releases/pr170111-survey.html>. The **Daily News** reported that 89% of NYC police officers would leave for another law enforcement job if they could. <http://www.nycpba.org/news/nydn/nydn-170112-ferguson.html>
- Jan. 6, 2017 In a story about a shootout with a ballistic vest wearing gunman, the **Staten Island Advance** notes Pat Lynch's comment about the dangers faced by NYC police officers and the need to pay, train and equip them professionally. <http://www.nycpba.org/releases/pr170105-shootout.html> ; <http://www.nycpba.org/news/sia/sia-170106-shooting.html>
- Jan. 5, 2016 PBA president Patrick J. Lynch credits the city's reduction in crime during 2016 to the men and women doing the job on the streets. **Newsday** report his comments noting that Lynch called for fair pay for police officers so "...they can live in the communities they protect." <http://www.nycpba.org/releases/pr170104-stats.html>
- Jan. 3, 2017 The Chief Leader reports on the **graduation ceremony** at which Pat Lynch awarded PO Joseph Vigiano Jr. — whose father was an MOS killed in the attack on the WTC — with the Outstanding Company Sergeant Award. <http://www.nycpba.org/news/ch/ch-170103-vigiano.html> In two opinion columns, the Chief reports on the **PBA's contract issues** in a story about Labor Commissioner Bob Linn <http://www.nycpba.org/news/ch/ch-170103-linn.html> and takes on the issues of **bonus pay for body cams and patrol work**. <http://www.nycpba.org/news/ch/ch-170103-details.html>

Links to Police Line and Fraternal Organization websites



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



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



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



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



<http://nypdpea.com/>



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



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



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



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdsteuben.org/>

9/11

September 11th Victim Compensation Fund

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



9★ HEALTH WATCH

Below are summaries with url's to news articles that appeared recently about 9/11 Health and Compensation issues.

An archive of past articles by year, can be found on the 911 Health Watch website at <http://www.911healthwatch.org/news/> :

January 31, 2017 -- *NY Daily News* -- NYPD Deputy Chief James Molloy dies of 9/11-related brain cancer

An NYPD chief has died of 9/11-related brain cancer after a long struggle with the disease, officials said Tuesday. <http://www.nydailynews.com/new-york/nypd-deputy-chief-james-molloy-dies-9-11-related-brain-cancer-article-1.2960358>

January 30, 2017 -- *Downtown Express* -- OP-ED: Downtowners should sign up for the health care they deserve

In the decade and a half since the September 11th attacks, lower Manhattan has not only been restored, it has become even more dynamic than before. <http://www.downtownexpress.com/2017/01/30/op-ed-downtowners-should-sign-up-for-the-health-care-they-deserve/>

January 28, 2017 -- *Express* -- Tragedy as Irish firefighter 124th to die from Ground Zero toxic fumes after 9/11 attack

AN IRISH firefighter who worked at Ground Zero for months after the 9/11 terrorist attack has become the 124th officer to die from breathing in the dust and toxic air. <http://www.express.co.uk/news/world/760156/9-11-Irish-firefighter-124-die-Ground-Zero-fumes-terror-attack>

January 28, 2017 -- *Western Journalism* -- The Toll Of Terror Grows As Another New York City Hero Falls - Another hero has fallen, as

the toll of death from the Sept. 11, 2001 terrorist attacks continues to rise. http://nj1015.com/state-trooper-dies-of-cancer-linked-to-911-response/?utm_source=sailthru&utm_medium=referral&utm_campaign=newsletter_8487646

January 5, 2017 -- *NJ.com* -- N.J. firm sues N.Y. AG over 9/11 victims loan allegations, report says

A New Jersey company that gives cash advances to people expecting big settlement payouts is suing New York's attorney general over him ordering the firm to refund money to 9/11 victims, according to a published report. http://www.nj.com/news/index.ssf/2017/01/nj_firm_sues_ny_ag_over_911_victims_loan_allegatio.html

January 5, 2017 -- *NY Post* -- Ex-cops who say they were falsely charged in 9/11 scam sue for \$30M - Three former NYPD police officers

have filed a \$30 million lawsuit against the Manhattan DA claiming they were wrongfully charged in a massive 9/11 social security ripoff three years ago. <http://nypost.com/2017/01/05/ex-cops-who-say-they-were-falsely-charged-in-911-scam-sue-for-30m/>

January 4, 2017 -- *Dealbreaker* -- Terrorist-Attack Litigation Finance Firm Prefers Semantic Defense Strategy - Long before journalists

decided to out Platinum Partners' (now allegedly fake) sketchy investment strategy of buying annuities on the dying without the knowledge of said dying, there was fascination with another somewhat morbid hedge fund: <http://dealbreaker.com/2017/01/terrorist-attack-finance-firm-cfpb-lawsuit/>

January 4, 2017 -- *NY Daily News* -- N.J. firm sues AG Eric Schneiderman over allegations of issuing illegal high interest loans to 9/11

victims awaiting settlements - A New Jersey company that charges huge fees to people who need cash advances while hoping to win big lawsuits is suing New York's state attorney general after he ordered the firm to back off 9/11 victims and repay... <http://www.nydailynews.com/news/national/n-firm-accused-issuing-illegal-loans-9-11-vics-sues-ag-article-1.2935029>

January 3, 2017 -- *Bloomberg News* -- Hedge Fund Sues GOP-Hated Regulator for Exceeding Its Authority - A financial regulator long

vilified by Republican lawmakers is facing new allegations that it's exceeding its authority, this time by a hedge fund under investigation in part for legal settlements tied to a 1983 terrorist attack. <https://bol.bna.com/hedge-fund-sues-gop-hated-regulator-for-exceeding-its-authority/>

December 29, 2016 -- *WKXW* -- State trooper dies of cancer linked to 9/11 response - A state trooper who got sick after serving as a

first-responder to the Sept. 11, 2001 terrorist attacks on the World Trade Center has died. http://nj1015.com/state-trooper-dies-of-cancer-linked-to-911-response/?utm_source=sailthru&utm_medium=referral&utm_campaign=newsletter_8487646

Benjamin Chevat

Executive Director

FREQUENTLY ASKED QUESTIONS (FAQs)

Questions? Need Help? Call 1-888-982-4748.



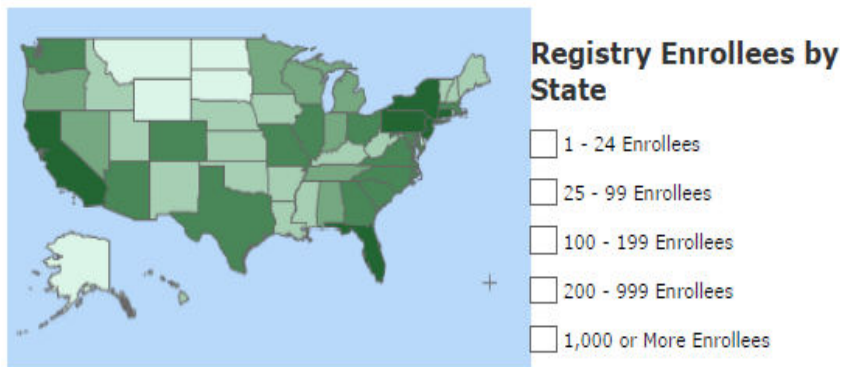
World Trade Center Health Registry

<http://www1.nyc.gov/site/911health/about/wtc-health-registry.page>

WTC Health Registry

Registries allow researchers and health professionals to track and investigate illness and recovery related to disasters. Lessons learned from a disaster can also save lives and reduce injuries in future disasters. The federal Agency for Toxic Substances and Disease Registry and the New York City Health Department established the World Trade Center (WTC) Health Registry in 2002 to monitor the health of people directly exposed to the 9/11 WTC disaster. The Registry became the largest post-disaster registry in U.S. history when more than 71,000 responders and survivors voluntarily enrolled in 2003-04. Since May 2009, the Registry has been funded by the [National Institute for Occupational Safety and Health](#) and has ongoing [collaborations](#) with academic and governmental entities and medical institutions.

The WTC Health Registry periodically follows-up with enrollees to track changes in physical and mental health over time and gaps in care.



The World Trade Center Health Registry is now the largest registry in U.S. history to track the health effects of a disaster.

Enrollment in the Registry was voluntary for people who lived, worked or went to school in the area of the WTC disaster, or were involved in rescue and recovery efforts. To enroll, people completed a confidential ["Wave 1" health survey](#) (PDF) in 2003 or 2004. Each enrollee answered a series of questions about where they were on 9/11, their experiences and their health. This initial data allowed health professionals to compare the health of those directly exposed to the WTC disaster to the health of the general population. No blood tests or medical exams were required to enroll.

The Registry completed its first follow-up survey ["Wave 2" for adults](#) (PDF) in 2007, and for [children](#) (PDF) the following year. In 2011, it launched its second follow-up survey ["Wave 3" for adults](#) (PDF), [adolescents](#) (PDF) and parents of [adolescent enrollees](#) (PDF). The results of these surveys help determine to what extent physical and mental health conditions have persisted, and whether any new symptoms and conditions have emerged. Another important goal is to identify and help address gaps in physical and mental health treatment.

Registry findings are shared with:

- Enrollees and the public to help those affected by 9/11 make informed decisions about their health.
- Health researchers who are conducting studies about people affected by 9/11. [Doctors and other medical providers](#) who may treat people affected by 9/11. <http://www1.nyc.gov/site/911health/researchers/providers.page>

In addition to completing Registry surveys, more than 90 percent of enrollees said they would be interested in participating in studies conducted by external researchers on the health effects of 9/11. Recent studies include the identification of WTC-related physical health issues among adolescents and the recruitment of enrollees into a no-cost smoking cessation treatment program.

The Registry's [latest annual report](#) includes information on the Registry's current activities and accomplishments, as well as details on recent findings about the health consequences of 9/11. <http://www1.nyc.gov/site/911health/researchers/published-research-publications.page>

Brief [videos](#) show some of our scientific findings. <http://www1.nyc.gov/site/911health/updates/news-videos.page>

Barasch & McGarry

Lawyers for the 9/11 Community

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WHEN GETTING SUED FEELS GOOD

Before you get the wrong idea, I'll admit that getting sued is usually not something to be particularly happy about. As a rule, it's expensive, stressful, and time consuming. But, believe it or not, there are times when getting sued actually feels kind of good. When the lawsuit affords us the opportunity to take on a company that is exploiting 9/11 victims, it feels better than good.

Mike Barasch and the Barasch McGarry law firm are being sued by a financial lending company, because we refused to release funds to pay the exorbitant interest it is demanding from one of our 9/11 clients. Far from feeling unhappy about it, we are very motivated to take on a company that we believe is preying on the 9/11 community.

We represent Elmer Santiago, a disabled NYC Police Officer who suffered career-ending respiratory injuries as a result of his toxic exposure during the WTC rescue and recovery operations. Forced to retire without any benefits, Officer Santiago had no income for years and he ultimately found himself in a desperate situation. He needed to find housing for his family.

ATTORNEY GENERAL INVESTIGATES 67% INTEREST RATE

Several years ago, there was an 18-month delay between getting a Victim Compensation Fund (VCF) award determination letter and receipt of the VCF award payment. Officer Santiago decided to use the award letter as collateral to borrow \$355,000 from a company called RD Legal Funding. With the money that was lent to him, he bought a modest home in Florida and moved his family to the warmer climate so that he would be able to breathe easier. He believed that he had borrowed the money from a reputable company, and that he would be charged the 19% interest that was in the loan document. Nineteen percent is a substantial amount of interest on what is essentially a risk-free loan. But it is in line with what other lawsuit lending companies charge. However, when Officer Santiago finally received his award payment, he learned, to his utter shock, that the lending company was demanding payment of \$855,000 based on a 67% interest rate! In a word. Outrageous.

Appalled, Barasch told RD Legal that its lending agreement with Officer Santiago, and the interest rate it was seeking, had the appearance of violating both NYS and Federal criminal usury laws. Barasch promptly re-paid RD Legal \$355,000, the amount that it had lent Officer Santiago. He then told the lending company that if it didn't dramatically reduce its \$505,000 demand for interest, he would ask the Department of Justice (which oversees both the Victim Compensation Fund and the Consumer Financial Protection Bureau [CFPB]) and the NYS Attorney General's office to determine the permissible amount of interest.

Both the CFPB and the NYS AG's office were willing to investigate RD Legal's lending practices. AG Eric Schneiderman was quoted as saying that the lending company's practice of giving advances to first responders seeking settlements

appeared to amount to a high-interest loan that violated state law. While the practice of giving loans to accident victims who have lawsuits can be risky for a lender, VCF claimants who have received an award letter are entirely different. The key difference between lending to someone in a car accident who brings a lawsuit versus lending to a 9/11 claimant who has a VCF award, is that car accident lawsuits aren't guaranteed, while VCF awards are guaranteed.

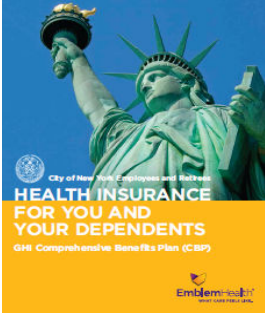
EXPLOITING AND SHORTCHANGING 9/11 VICTIMS

Last week, feeling the heat from both investigations, and from being ordered by the AG's office to pay back \$1.6 million to other 9/11 victims, the lending company sued the Attorney General and the CFPB. The Attorney General called the lawsuit "frivolous" and said RD Legal "exploited and shortchanged 9/11 victims," according to the Daily News. The company maintains that the advances are "purchases of future settlement money," not "loans." It argues that it should be permitted to charge high fees because it takes on "the risk" that a settlement may never be reached. However, both Schneiderman and Barasch pointed out that RD Legal incurred no risk since the VCF awards are guaranteed by the Federal Government.

So, despite being in the middle of a lawsuit, Michael Barasch feels confident that he is doing the right thing. "It's comforting to know that I'm on the same side of a lawsuit as the Attorney General and the CFPB. While it may be expensive for me to defend this lawsuit, it's worth it. Officer Santiago was a victim of the 9/11 terrorist attacks. I'm not going to let him be a victim twice," said Barasch.

Please feel free to contact us at any time if you have questions about your legal rights by visiting www.wtclawyers.com or by calling 1-800-562-9190.

Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

Continued next page.....

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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



Office of Labor Relations

NYC Health Benefits Program

<http://www1.nyc.gov/site/olr/health/retiree/health-retiree-special-continuation-of-coverage.page>

GHI Privacy Breach

Date Issued: 11/14/2016

On October 13, 2016, GHI, which is affiliated with EmblemHealth, discovered that personal information had been included on the mailing labels affixed to certain members' Medicare Part D Evidence of Coverage packages, which were mailed between October 3, 2016 and October 14, 2016. While there have been no reported cases of any member information being accessed or used improperly, EmblemHealth is taking aggressive action on behalf of our members as a precaution. They have notified affected individuals by mail about this incident and are providing these members with free credit monitoring service for 24 months, a dedicated helpline, and \$1 million dollars of identity theft insurance through AllClear ID, a leading provider in identity protection.

Members who believe that they received [this information](#) and either did not receive the notification letter or have questions should call the AllClear ID helpline, at 855.865.4454, Monday through Saturday, 9 am to 9 pm Eastern Standard Time (excluding national U.S. holidays).

Special Continuation of Coverage

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. Effective August 30, 2010, New York State law provides that surviving spouses/domestic partners and dependents of active or retired members of the Departments of Sanitation and Correction are also eligible to 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 (1) year of the date of the death of the member. Contact the Health Benefits Program, in writing, enclose a copy of the members' death certificate and you will receive a Continuation of Coverage- Chapter 436 Application. The application needs to be completed and signed by the spouse of the deceased member. Once the Application is complete it must be sent to the Health Plan. The Health Plan will send you a bill for the monthly premium.

In 2014, Mayor Bill de Blasio and Labor Relations Commissioner Bob Linn committed to a respectful and collaborative labor management process, changing the dialogue with the municipal unions from one of confrontation and deadlock to collaboration and problem solving.

As a result, in collective bargaining, labor and management agreed to address the issue of escalating health care costs by working together to generate cumulative healthcare savings of at least \$3.4 billion over the four fiscal years 2015 through 2018, with at least \$400 million for fiscal year 2015, \$700 million for fiscal year 2016, \$1 billion for fiscal year 2017 and \$1.3 billion for fiscal year 2018.

The agreement with the Municipal Labor Committee also stipulated that if the savings exceed the \$3.4 billion minimum, the first \$365 million of excess savings will go back to the workforce in a bonus payment. If there are additional savings beyond that, the excess will be split between the City and the workforce. This innovative gain-sharing approach aligned labor and management's motivation to work together around the common objective of identifying health care savings.

Four-Year Trajectory to Achieve \$3.4 Billion in Health Care Savings



Health and Welfare



Office of Labor Relations

[Learn more about the GHI-CBP/EBCBS Services Requiring Pre-Certification](#)

ADDITIONAL INFORMATION

GHI-CBP/EBCBS Services Requiring Pre-Certification

If you are an employee or non-Medicare eligible retiree participating in GHI-CBP/Empire BlueCross BlueShield

As previously communicated, many procedures require pre-certification. Your provider should call NYC Healthline at 1-800-521-9574 for pre-certifications including:

In-patient Admissions Within 48 hours of an emergency admission

Ambulatory Surgery

Physical and Speech Therapy After the 16th visit.

[View the Announcement Letter: http://www1.nyc.gov/assets/olr/downloads/pdf/health/care-management-member-announcement-letter.pdf](http://www1.nyc.gov/assets/olr/downloads/pdf/health/care-management-member-announcement-letter.pdf)

[View the List of Services Requiring Pre-Certification: http://www.emblemhealth.com/~media/files/pdf/cny_precertification_list.pdf](http://www.emblemhealth.com/~media/files/pdf/cny_precertification_list.pdf)

Maximum Out-of-Pocket (MOOP)

MOOP refers to the maximum amount of in-network cost-sharing expenses that you will pay in each plan year for covered services/essential health benefits received from Participating Providers under the GHI/Empire BlueCross BlueShield plans combined. MOOP includes deductibles, coinsurance and copay charge amounts that you must pay for covered in-network services and any applicable riders in a calendar year.

Cost-sharing amounts attributable to services received from Non-Participating Providers generally do not count toward MOOP.

Amounts incurred for non-covered services and other non-covered expenses, such as amounts in excess of plan allowances as well as any financial penalties do not count toward MOOP. Premiums and/or premium contributions also do not count toward MOOP. The MOOP amount may change from calendar year to calendar year**.

For July 1, 2016 – December 31, 2016

	Individual	Family
GHI Medical Moop	\$2,175	\$4,350
EBCBS	\$1,250	\$2,500

For calendar years beginning January 1, 2017 – December 31, 2017** (Subject to indexing by the federal government)

	Individual	Family
GHI Medical Moop	\$4,550	\$9,100
EBCBS	\$2,600	\$5,200

If you have any questions about the changes to your GHI CBP medical benefits, please call EmblemHealth Customer Service at 1-800-624-2414, Monday to Friday, 8 am to 6 pm. If you have a hearing or speech impairment and use a TTY/TDD, please call 711. Or, visit emblemhealth.com/city.

If you have any questions about changes to your Empire BlueCross BlueShield hospital benefits, call 1-800-433-9592. Or visit empireblue.com/nyc.

Health and Welfare

Your Money

Death Is Inevitable. Financial Turmoil Afterward Isn't.

By JOHN F. WASIK JAN. 13, 2017
NY Times

Erika Lupo, whose husband, John, died of cancer last year at age 57, was better prepared than many widows. He did everything he could to prepare his estate and make sure his wife knew where his assets were.

MOST of us do not even want to contemplate the death of a spouse or partner — much less the prospect of having to take care of the financial end of such a loss while still grieving.

There are, however, plenty of details that people can attend to in advance that can avoid some measure of stress when the time comes. Most people tend to ignore or procrastinate over such tasks — for obvious reasons — but planning can certainly ease some avoidable financial sorrows.

The first step to prepare for this unhappy life stage is to make sure both partners have a thorough understanding of the couple's spousal and individual assets and where they are. Are there life insurance policies? Do they name the right survivors as beneficiaries? What about pensions and other retirement plans? How will the money flow after someone's death?

As all too many people find out too late, this sort of preparation should start well before either spouse becomes disabled or dies. The general principle is to protect the survivor and enable him or her to make decisions about the estate's assets.

That means setting up a durable power of attorney for health care and finances — two separate documents, one set for each spouse. You don't need a lawyer to put these in place, but they should be signed so that one spouse can make medical and financial decisions if the other is incapacitated.

One couple who went through this exercise, Erika and John Lupo of Sparta, N.J., did so sooner than most, and it paid off. When Mr. Lupo died of cancer last year at age 57, Ms. Lupo, 51, who runs an acting school, was extraordinarily well prepared — unlike many widows.

In his final days, Mr. Lupo, a former salesman, did everything he could to prepare his estate and make sure his wife knew where his assets were — and how they could be bequeathed to her and heirs.

Erika Lupo with her son, Trent Lupo, 14. Her husband worked with a certified financial planner shortly before his death. "We had everything in place," she said. "I had no idea how to do any of this. They guided me seamlessly."

There was a bit of complex estate and financial planning involved, because Mr. Lupo had a daughter from a previous marriage, and the couple has a teenage son.

Working with Mark Germain, a certified financial planner with Beacon Wealth Management in Hackensack, N.J., Mr. Lupo had several documents in order just a few weeks before he died.

"We made out wills, durable powers of attorney and a trust" for Mr. Lupo's daughter, Mr. Germain said. "We also made some arrangements for the son in the will. We had to do some sophisticated planning."

For Mr. Lupo's widow, the advance planning came as a great relief even as she mourned her husband. "We had everything in place," she said. "I had no idea how to do any of this. They guided me seamlessly."

Organization of one's estate will certainly not lessen the emotional turmoil, but it will smooth the way to financial security in the fog of grief.

More than 800,000 Americans lose their spouses each year, and 700,000 of them are women, according to the Census Bureau. Because women generally outlive men, they spend an average of 14 years without a spouse. There are now more than 14 million widows and widowers, accounting for about one-quarter of the over-65 population.

Although in the past, one spouse — usually the husband — "took care" of all of the financial planning, Mr. Germain said, most people don't do a very good job of it. That traditional role is often a smoke screen for partial preparation and keeping one's spouse largely in the dark, he said.

"Don't think of an estate plan as a 'death' plan," Mr. Germain advised. "I try to get that out of my clients' minds. Many people don't have a clue as to what will happen with an estate after death." One client, he said, a 72-year-old man, changed ownership of his assets while his wife was dying, creating financial chaos.

But times are clearly changing when it comes to traditional gender roles. "Twenty years ago, the average husband did all of the finances," said Catherine Anne Seal, a Colorado Springs-based [estate planning](#) lawyer and the president of the National Academy of Elder Law Attorneys. "Now it's not uncommon for the wife to handle finances."

Widows who are inexperienced with money management tend to make a common mistake, Ms. Seal said: They "make imprudent gifts to adult children" within a year of their husband's death. Down the road, this may leave the widow short of money, depending on how long she survives her husband.

Ms. Seal advises that couples title their assets "jointly with rights of survivorship," particularly if their joint estate is under \$4 million.

(Continue next page.....)

Health and Welfare

Death Is Inevitable. Financial Turmoil Afterward Isn't. continued.....

But estate planning becomes more complex if there are multiple marriages and stepchildren involved.

"Couples in second marriages need good estate planning with attorneys who understand these issues," Ms. Seal said.

Such professionals can provide a checklist of what both spouses should know: Where are the documents relating to [Social Security](#)? [Insurance](#) policies? Marriage and birth certificates? Wills? Powers of attorney? Living trusts? It is also important to have a list of all assets, such as real estate, stocks, bonds, savings accounts, safe deposit boxes and trusts.

Also on the to-do list: locating the titles to all properties, ranging from autos to vacation homes. Veterans should have copies of all military discharge papers.

Another vital step is to appoint capable, financially skilled trustees in your powers of attorney, Mr. Germain said. They could be family members, but they should have some working knowledge of how to handle money.

The National Academy of Elder Law Attorneys has a [searchable online directory](#) for people who want to find a lawyer who can help handle these complexities. When interviewing prospective lawyers, ask them if they specialize in the particulars of your situation: Are you divorced? Do you have a special-needs child? Do you have properties in several states?

You should also involve your tax planner and financial planner — if you have them. A certified financial planner who acts as fiduciary can work directly with your accountant and family lawyer.

At the root of a transparent estate plan, most lawyers say, is openness and communication. Both spouses should attend the meetings with lawyers and financial professionals. And each spouse should know the location of all important documents and understand what will happen upon death.

Contingency plans should be made in the event one spouse becomes disabled or incapacitated. Prepare a workable estate plan while you are healthy. Cognitive decline can take its toll on couples' abilities to manage and execute an estate plan.

"Most people are in denial about what the aging process looks like," Ms. Seal said. "That's why you need trustworthy agents in your powers-of-attorney documents. You need to create a plan for incapacity."

Ms. Lupo of New Jersey emphatically agrees. "Realize that you need to take the time to understand your finances," she said. "When you're well — that's when you need to plan."

Retirees May Deduct Cost of Benefits

In 2006, Congress passed the Pension Protection Act ("PPA"), which contains many provisions that affect members of the New York City Police Pension Fund. Among those provisions is the ability to exclude up to \$3,000 from the amount of income distributions reported to the Internal Revenue Service ("IRS") for payment of premiums for accident or health insurance or long-term care insurance.

- Distributions used to pay premiums for a spouse and dependent children are also excludable.
- This exclusion can be made if the amount paid for the premium would have otherwise been included in your income and is deducted directly from your pension allowance.
- What this means for retired NYPD officers is that the cost of the City's optional benefit rider may be excluded from the total amount of your pension reported annually.
- The maximum amount allowed by the PPA to be excluded is \$3,000; however the amount excluded may not exceed the actual amount paid.
- To claim this benefit, you must reduce the taxable benefit on line 16B of the 1040 by the amount of the exclusion and write "PSO" on the line for "public safety officer."
- The exclusion will not be reported on 1099 forms issued by the City, so any retiree who wants to claim this benefit is required to report it to the IRS.
- Accordingly, pensioners who retired on ADR (accidental disability retirement) are not eligible for this exclusion because at this time their pension is not taxed. This information is provided as a courtesy to PPF members and is based on the Fund's current understanding of the law, but does not constitute tax advice and should not replace the advice of a qualified tax professional.

Note: Retirees should save their Quarterly Statement (for those with electronic deposit) or their monthly pension check stub, in order to document their premium deductions for any health insurance or long term care insurance, as required proof for the IRS, if asked.

No other documentation will be provided by the Pension Fund. Please contact Marie Elena Brusco @ 212-693-6058 questions regarding this matter. *Acknowledgement to NCPERS for their effort and research on the 2006 PPA bill.

THIS AND THAT

Guide for Surviving Beneficiaries

There are few situations in life more stressful than the loss of a loved one; there are no words of comfort at such a difficult time. This section is designed to aid the survivors of the Fund members by providing a checklist of who to contact upon the death of a Fund member or retiree, and the information that is required. There are four calls to make:

1. NYPD Operations Unit

Survivors should call NYPD Operations at 646-610-5580, located at NYPD Headquarters, 1 Police Plaza, New York, New York 10038. Pall bearers may be requested at that time and are available for all five City boroughs, Long Island, Westchester, Rockland, Orange and Putnam counties.

2. NYC Police Pension Fund

Please notify the Fund in writing at 233 Broadway, 19th Floor, New York, NY 10279, attention: Death Benefits Unit or by telephone at 212-693-5619/5919. Please have the following information available at the time of the phone call: the first, middle and last name of the deceased; the date of death; Social Security Number of the deceased; name of the next of kin; and name, address and phone number of the executor or executrix of the estate, if applicable.

The Fund will need: a certified copy of the death certificate; a copy of the paid funeral bill; a copy of the marriage certificate, if applicable; and a copy of the beneficiary's Social Security card. Prompt receipt of these items will expedite the Fund's ability to make payments to any beneficiaries.

3. Member's line organization

Contact the appropriate line organization below, and ask about a possible life insurance policy and whether any continuing optional benefits are available:

PBA	125 Broad St.	11th Floor	212-349-7560
DEA	26 Thomas St.		212-587-1000
SBA	35 Worth St.	First and second floor	212-431-6555
LBA	233 Broadway	Suite 1801	212-964-7500
CEA	233 Broadway	Suite 1801	212-791-8292

4. Health Benefits Program

Contact the NYC Health Benefits Program to request the appropriate health benefits forms. This Program is located at 40 Rector Street, 3rd Floor, New York, NY 10006 and can be reached at 212-513-0470.

Scam warning: Just answering your telephone may leave you a victim

The Better Business Bureau is warning that a new scam can make you a victim just by answering the phone.

According to the BBB, the "Can You Hear Me?" scam uses a recording to prompt a "Yes" response from you.

They say that simple response can be recorded, and may, in turn, be used to sign you up for a product or service.

The scammers can then demand payment.

If the payment's refused, the scammers reportedly may use your "Yes" to confirm the agreement.

The BBB offers the following advice to people who receive a similar call:

If you receive an unsolicited robocall from an organization or business, just hang up. If you are on the Do Not Call List and a company calls out of the blue to ask questions, it's likely a scam. Avoid responding with "yes, sure or ok."

If you are asked a similar question in a phone call or are asked to press a button to be placed on the Do Not Call Registry, just hang up the phone. Saying anything or pressing buttons when prompted may help the scam artists identify that you have an active phone number. Remember that no government agency will ever solicit for the Do Not Call Registry.

Write down the phone number of those callers violating the Do Not Call Registry and file a scam report with [BBB Scam Tracker](#) and the [FTC's Do Not Call List](#). Remember that Pennsylvania's wiretapping law is a "two-party consent" law, making it a crime to intercept or record a telephone call or conversation unless all parties to the conversation consent.

Additional information can be found at [BBB.org](#).

What's Happening



FEBRUARY

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	February 1	2	3	4
5	6	7	8	9	10	11
12 LINCOLN'S BIRTHDAY	13 LINCOLN'S BIRTHDAY (OBSERVED)	14 Valentines Day	15	16	17	18
19	20 PRESIDENTS' DAY	21	22	23	24	25
26	27	28	March 1	2	3	4

What's Happening

NYPD REUNION ANNUAL LUNCHEON

NEW LOCATION THIS YEAR

Thursday, February 9, 2017 NOON-4:00PM

\$50 per person (pay **CASH** at the door)

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

Bar is limited to beer, wine and soda

NEW LOCATION:

Benvenuto's

1730 North Federal Highway

Boynton Beach, FL 33435

561-364-0600

We **must** give Benvenuto's a firm count by Thursday, February 2nd. If you plan to attend, PLEASE email the committee or call one of us before the February 2nd deadline. Thank you!

Email attendance to: nypdluncheon@live.com

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.



**NYPD
COLUMBIA ASSOCIATION**



THE 2016 LIMITED EDITION
COLUMBIA CHALLENGE COINS
ARE NOW AVAILABLE
THESE UNIQUE INDIVIDUALLY
NUMBERED COINS
ARE SELLING FAST!!



COINS COST ONLY \$10 EACH

FOR FURTHER INFO PLEASE CALL:
LIEUTENANT ANTHONY CUCIENZA
OFFICE: 646-610-7899
CELL: 347-672-5024

WHAT'S HAPPENING

**VILLA ROMA RESORT HOTEL
356 VILLA ROMA ROAD
CLICOON, NEW YORK 12723
1-800-727-8455**

**WELCOMES
THE NATIONAL NYCPD 10-13 ORGS., INC
28TH ANNUAL CONVENTION
SUNDAY, SEPTEMBER 17 - TUESDAY SEPTEMBER 19, 2017**

Your Rates Include

Fine Italian/American Cuisine, served in a private, 10-13 Dining Room - 3 meals daily
Complimentary 10-13 Hospitality Room Sunday - Tuesday
Hero Sandwiches and Refreshments upon arrival Sunday
Prime Rib Dinner with Red & White wines Monday Night
Cocktail Party prior to Monday Dinner
Nightly Entertainment, Theater shows & dance to DJ in lounge
Free Shuttle to Casino Sunday Night
Golf on Premises - nominal fee, cart included
Indoor/Outdoor Heated Pools & Jacuzzi
Spa Facilities offering Massage & Pampering Treatments (fee)
Gym Area, Tennis, Volleyball, 8 Regulation bowling lanes (nominal fee)
Morning/Afternoon Movies, Fishing and More!
See Villa Roma Information summary for all activities.

RATES & ACCOMODATIONS

WEEKEND PACKAGE RATES ARE PER PERSON, PER NIGHT

Double Occupancy - standard rooms, \$164.00, Single, 195.00

Double Occupancy - 1 Bedroom suite, \$181.00, Single, 261.00

***Children: under 3 yrs., NO CHARGE, 4-10, \$85.07 per night, per child**

Children: 11-17yrs., \$112.60, per night, per child

***Children's Rates only VALID with 1 full priced adult in room**

***The above rates include 15% Resort Fee, Local NYS Tax & Tips**

A \$150.00 deposit, room is required

Make check payable to: Villa Roma Resort Hotel

Mail To:

**VILLA ROMA RESORT HOTEL
356 VILLA ROMA ROAD
CLICOON, NEW YORK 12723 OR
Call 1-800-727-8455 for Reservations**

For further information contact: Convention Chair Frank Martarella: 1-718-667-7241
Friends & Relatives Welcome

Please fill-out and detach form below and send with your deposit(s)

NATIONAL NYCPD 10-13 Organizations., Inc., September 17 - September 19, 2017
Name(s) _____ # of Adults _____ Children _____
Address _____ Phone/Email _____
City/State/Zip _____ Credit Card Name & # _____

WHAT'S HAPPENING

INFORMATION SUMMARY



ROOMS:

- 150 Hotel Guest Rooms, complete with private bath and cable TV.
- 200 On-site, one- or two-bedroom suites, complete with a kitchen and living room area.

DINING:

- Main Dining Room
- Roman Garden Cafe
- Eleanor's Italian Kitchen

SEASONAL DINING:

- The Beechwoods Restaurant
- Beechwood Grill
- Pool Grill

SUMMARY OF ON-SITE AMENITIES & FACILITIES:

- 18-Hole PGA Championship Golf Course
- Outdoor Driving Range
- Practice Green
- Horseback Riding
- Outdoor Tennis
- Indoor & Outdoor Bocce & Shuffleboard
- Indoor & Outdoor Heated Swimming Pools
- Baseball Field
- Basketball Court
- Horseshoes
- Gamer's World

- Sand Volleyball
- Bumper Boats
- Bounce Fun Park
- Playground
- Fishing Pond
- Go Cart Speedway
- Soft Play Area
- Indoor Racquetball & Wallyball Courts
- Billiards & Ping-Pong
- Boardwalk Games Arcade
- Eight Regulation Bowling Lanes
- Card & Board Game Room

- Morning/Afternoon Movies
- Paintball
- Fitness Center with Free Weights & Cardio Machines
- Teen Dance Club
- Nightly Entertainment
- Tivoli & Marty's Lounge
- Off Track Betting
- Skiing & Snowboarding
- Snow Tubing
- Ice Skating
- Activites Director Doc Holiday

SUMMARY OF NEARBY ATTRACTIONS:

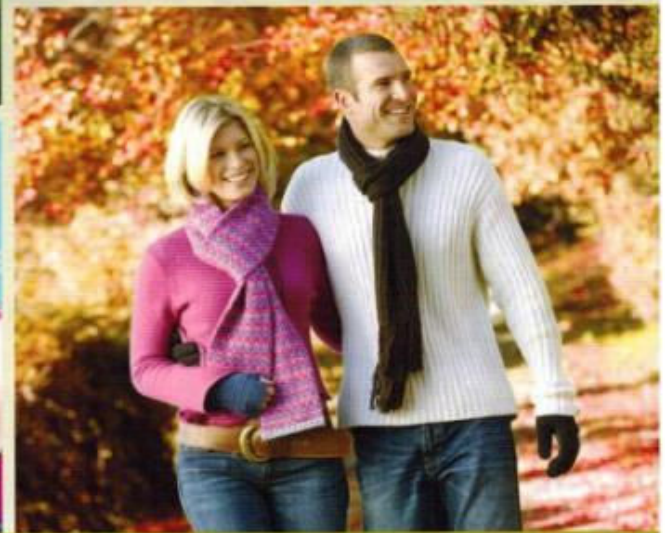
- Ski Area – Holiday Mountain, Elk Mountain
- Historical Sites, Parks & Museums
- Rafting & Canoeing on the Upper Delaware
- Scenic Catskill Mountains
- Beaverkill & Willowemoc Rivers

- Hiking Trails
- Skeet & Trap Shooting
- Monticello Gaming, Raceway
- Art Galleries
- Antique Shops
- Bethel Woods Performing Arts Center & The Museum at Bethel Woods

- Covered Bridges
- Guided Fishing Trips
- Farm Markets
- Fort Delaware
- Distilleries / Breweries / Vineyards
- Apple Pond Farm Agriculture & Ecological Tours

WHAT'S HAPPENING

VILLA ROMA... YOUR FOUR SEASON GETAWAY!



THE PERFECT PLACE FOR

*Family Reunions
Youth Outings
Weddings
Senior Bus Tours*

*Conferences
Corporate Events
Meetings
Religious Retreats*

*Golf Outings
Special Events
Ski Trips
Vacation Ownership*

Close to home! Less than 2 hours from the Metro Area!

VILLA

ROMA

800.533.6767 | Callicoon, NY | www.villaroma.com  



BRONX DETECTIVES

St. Patrick's Day Luncheon
Tuesday, March 14, 2017
12:00 PM - 4:00 PM

Ancient Order of Hibernians
28 Railroad Avenue
Pearl River, New York
\$40.00 per person

ALL RANKS AND ALL BOROS WELCOME
PLEASE RSVP

CONTACTS

Frank McDonagh
fmcdonagh@gmail.com

(H) 845-735-2043

(C) 914-953-2609

John Hennessy
h16008@aol.com

(H) 845-356-6742

(C) 845-596-3857

John Dillon
capdbbx@aol.com

(H) 845-735-5820

(C) 914-522-0403

VETERANS AFFAIRS

See also, Depleted Uranium Fact Sheet <http://www1.va.gov/gulfwar/docs/DepletedUraniumFAQSheet.doc>

EVALUATION PROTOCOL FOR NON-GULF WAR VETERANS WITH POTENTIAL EXPOSURE TO DEPLETED URANIUM <http://www1.va.gov/gulfwar/docs/DUHANDBOOKNONGW130340304.DOC>

Fee Basis, PRIORITY FOR OUTPATIENT MEDICAL SERVICES AND INPATIENT HOSPITAL CARE http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=206

Federal Benefits for Veterans and Dependents 2005 <http://www1.va.gov/opa/vadocs/fedben.pdf> or, http://www1.va.gov/opa/vadocs/current_benefits.htm

Forms and Records Request <http://www.va.gov/vaforms/>

General Compensation Provisions <http://www.access.gpo.gov/uscode/title38/partii chapter11 subchapteri .html>

Geriatrics and Extended Care <http://www1.va.gov/geriatricsshg/>

Guideline for Chronic Pain and Fatigue MUS-CPG http://www.oqp.med.va.gov/cpg/cpgn/mus/mus_base.htm

Guide to Gulf War Veteran's Health <http://www1.va.gov/gulfwar/docs/VHIGulfwar.pdf>

Gulf War Subject Index <http://www1.va.gov/GulfWar/page.cfm?pg=7&template=main&letter=A>

Gulf War Veteran's Illnesses Q&A's <http://www1.va.gov/gulfwar/docs/GWillnessesQandAsIB1041.pdf>

Hearings http://www.warms.vba.va.gov/admin21/m21_1/mr/part1/ch04.doc

Homeless Veterans <http://www1.va.gov/homeless/>

HSR&D Home <http://www.hsr.d.research.va.gov/>

Index to Disability Examination Worksheets C&P exams <http://www.vba.va.gov/bln/21/benefits/exams/index.htm>

Ionizing Radiation <http://www1.va.gov/irad/>

Iraqi Freedom/Enduring Freedom Veterans VBA <http://www.vba.va.gov/EFIF/>

M 10 for spouses and children http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1007

M10 Part III Change 1 http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1008

M21-1 Table of Contents http://www.warms.vba.va.gov/M21_1.html

Mental Disorders, Schedule of Ratings http://www.warms.vba.va.gov/regs/38CFR/BOOKC/PART4/S4_130.DOC

My Health e Vet <http://www.myhealth.va.gov/>

NASDVA.COM <http://nasdva.com/>

National Association of State Directors <http://www.nasdva.com/>

National Center for Health Promotion and Disease Prevention <http://www.nchpdp.med.va.gov/postdeploymentlinks.asp>

Neurological Conditions and Convulsive Disorders, Schedule of Ratings http://www.warms.vba.va.gov/regs/38cfr/bookc/part4/s4_124a.doc

OMI (Office of Medical Inspector) <http://www.omi.cio.med.va.gov/>

Online VA Form 10-10EZ <https://www.1010ez.med.va.gov/sec/vha/1010ez/>

Parkinson's Disease and Related Neurodegenerative Disorders <http://www1.va.gov/resdev/funding/solicitations/docs/parkinsons.pdf> and, <http://www1.va.gov/padrecc/>

Peacetime Disability Compensation http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=browse_usc&docid=Cite:+38USC1131

Pension for Non-Service-Connected Disability or Death <http://www.access.gpo.gov/uscode/title38/partii chapter15 subchapteri .html> and, <http://www.access.gpo.gov/uscode/title38/partii chapter15 subchapterii .html> and, <http://www.access.gpo.gov/uscode/title38/partii chapter15 subchapteriii .html>

Persian Gulf Registry http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1003

This program is now referred to as Gulf War Registry Program (to include Operation Iraqi Freedom) as of March 7, 2005: http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1232

Persian Gulf Registry Referral Centers http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1006

Persian Gulf Veterans' Illnesses Research 1999, Annual Report To Congress http://www1.va.gov/resdev/1999_Gulf_War_Veterans'_Illnesses_Appendices.doc

Persian Gulf Veterans' Illnesses Research 2002, Annual Report To Congress http://www1.va.gov/resdev/prt/gulf_war_2002/GulfWarRpt02.pdf

Phase I PGR http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1004

Phase II PGR http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1005

Policy Manual Index <http://www.va.gov/publ/direc/eds/edsmps.htm>

Power of Attorney http://www.warms.vba.va.gov/admin21/m21_1/mr/part1/ch03.doc

Project 112 (Including Project SHAD) <http://www1.va.gov/shad/>

Prosthetics Eligibility http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=337

Public Health and Environmental Hazards Home Page <http://www.vethealth.cio.med.va.gov/>

Public Health/SARS <http://www.publichealth.va.gov/SARS/>

VETERANS AFFAIRS

Publications Manuals <http://www1.va.gov/vhapublications/publications.cfm?Pub=4>

Publications and Reports http://www1.va.gov/resdev/prt/pubs_individual.cfm?webpage=gulf_war.htm

Records Center and Vault Homepage <http://www.aac.va.gov/vault/default.html>

Records Center and Vault Site Map <http://www.aac.va.gov/vault/sitemap.html>

REQUEST FOR AND CONSENT TO RELEASE OF INFORMATION FROM CLAIMANT'S RECORDS <http://www.forms.va.gov/va/Internet/VARE/getformharness.asp?formName=3288-form.xft>

Research Advisory Committee on Gulf War Veterans Illnesses April 11, 2002 http://www1.va.gov/rac-gwvi/docs/Minutes_April112002.doc

Research Advisory Committee on Gulf War Veterans Illnesses http://www1.va.gov/rac-gwvi/docs/ReportandRecommendations_2004.pdf

Research and Development http://www.appc1.va.gov/resdev/programs/all_programs.cfm

Survivor's and Dependents' Educational Assistance http://www.access.gpo.gov/uscode/title38/partiii_chapter35_.html

Title 38 Index Parts 0-17 http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=1b0c269b510d3157fbf8f8801bc9b3dc&c=ecfr&tpl=/ecfrbrowse/Title38/38cfrv1_02..tpl

Part 18 http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=1b0c269b510d3157fbf8f8801bc9b3dc&c=ecfr&tpl=/ecfrbrowse/Title38/38cfrv2_02..tpl

Title 38 Part 3 Adjudication Subpart A "Pension, Compensation, and Dependency and Indemnity Compensation http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&tpl=/ecfrbrowse/Title38/38cfr3_main_02.tpl

Title 38 Pensions, Bonuses & Veterans Relief (also § 3.317 Compensation for certain disabilities due to undiagnosed illnesses found here) http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&tpl=/ecfrbrowse/Title38/38cfr3_main_02.tpl

Title 38 PART 4--SCHEDULE FOR RATING DISABILITIES Subpart B--DISABILITY RATINGS <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=ab7641afd195c84a49a2067dbbcf95c0&rgn=div6&view=text&node=38:1.0.1.1.5.2&idno=38>

Title 38 § 4.16 Total disability ratings for compensation based on unemployability of the individual. PART A "SCHEDULE FOR RATING DISABILITIES Subpart "General Policy in Rating <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&rgn=div8&view=text&node=38:1.0.1.1.5.1.96.11&idno=38>

U.S. Court of Appeals for Veterans Claims <http://www.vetapp.gov/>

VA Best Practice Manual for Posttraumatic Stress Disorder (PTSD) <http://www.avapl.org/pub/PTSD%20Manual%20final%206..pdf>

VA Fact Sheet <http://www1.va.gov/opa/fact/gwfs.html>

VA Health Care Eligibility <http://www.va.gov/healtheligibility/home/hecmain.asp>

VA INSTITUTING GLOBAL ASSESSMENT OF FUNCTION (GAF) <http://www.avapl.org/gaf/gaf.html>

VA Life Insurance Handbook -" Chapter 3 <http://www.insurance.va.gov/inForceGliSite/GLLhandbook/glibookletch3.htm#310>

Veterans Legal and Benefits Information <http://valaw.org/>

VA Loan Lending Limits and Jumbo Loans http://valoans.com/va_facts_limits.cfm

VA MS Research <http://www.va.gov/ms/about.asp>

VA National Hepatitis C Program <http://www.hepatitis.va.gov/>

VA Office of Research and Development <http://www1.va.gov/resdev/>

VA Trainee Pocket Card on Gulf War <http://www.va.gov/OAA/pocketcard/gulfwar.asp>

VA WMD EMSHG <http://www1.va.gov/emshg/>

VA WRIISC-DC <http://www.va.gov/WRIISC-DC/>

VAOIG Hotline Telephone Number and Address <http://www.va.gov/oig/hotline/hotline3.htm>

Vet Center Eligibility - Readjustment Counseling Service <http://www.va.gov/rcs/Eligibility.htm>

Veterans Benefits Administration Main Web Page <http://www.vba.va.gov/>

VHA Forms, Publications, Manuals <http://www1.va.gov/vhapublications/>

VHA Programs - Clinical Programs & Initiatives http://www1.va.gov/health_benefits/page.cfm?pg=13http://webmaila.juno.com/webmail/new/UrlBlockedError.aspx

VHA Public Health Strategic Health Care Group Home Page <http://www.publichealth.va.gov/>

VHI Guide to Gulf War Veterans -(tm) Health http://www1.va.gov/vhi_ind_study/gulfwar/istudy/index.asp

Vocational Rehabilitation <http://www.vba.va.gov/bln/vre/>

Vocational Rehabilitation Subsistence <http://www.vba.va.gov/bln/vre/InterSubsistencefy04..doc>

VONAPP online <http://vabenefits.vba.va.gov/vonapp/main.asp>

WARMS - 38 CFR Book C <http://www.warms.vba.va.gov/bookc.html>

Wartime Disability Compensation <http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=browse usc&docid=Cite:+38USC1110>

Welcome to the GI Bill Web Site <http://www.gibill.va.gov/>

What VA Social Workers Do <http://www1.va.gov/socialwork/page.cfm?pg=3>

WRIISC Patient Eligibility <http://www.illegion.org/va1.html>

THIS AND THAT



HR 218 classes have been scheduled for Sunday, Feb. 26 and Sunday March 12 at Denver Defense. You can register for the class at <https://denverdefenseusa.com/hr218-course-registration/>



On-line manual for every gun on earth. Fantastic resource to have.

<http://stevespages.com/page7b.htm>

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	see note below	NO	NO	NO
Law Enforcement or Correctional Facility	YES	NO	NO	NO
Federal Property	NO	NO	NO	NO
While consuming alcohol or while alcohol or controlled substance is in the blood	NO	NO	NO	NO
Assembly where admission is charged	YES	YES--Unless Posted	YES -- Unless Posted	YES -- Unless Posted
State owned rest area	YES	YES	YES	YES
Posted local government recreational facilities	YES	NO	NO	NO

****http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_14/GS_14-269.html**

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

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

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

Effective Date: August 18, 2014

THIS AND THAT

PENSION NEWS

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

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

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

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

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

Important Telephone Numbers

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

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

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

Social Security Website: WWW.SSA.GOV

Veterans Admin. Website: www.va.gov



THIS AND THAT

BENEVOLENT ASSOCIATIONS

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



NEW YORK POLICE RELATED SITES

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

OTHER POLICE RELATED SITES

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

GOVERNMENT

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

VETERANS SITES

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

MILITARY SITES

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

NOSTALGIA

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

FEBRUARY 1905

10 February 1905

POLICE CAPTAINS WHO GO ON RETIRED LIST

Captain Charles BEDELL, of the Bath Beach station, who has sent in his application for retirement, has been on the Brooklyn police force thirty-one years. He is 57 years old, in good physical condition apparently, and retires because he is discontented in consequence of the uncertainty in the department, growing out of the shifting going on. He threatened to retire several times.

Captain BEDELL is a Republican in politics. He was appointed a captain by Commissioner WELLES in 1896, after serving a number of years in the detective bureau. He has an excellent police record. It is said he has accumulated a fortune of \$30,000, and with the income from this, and his \$1,350 a year, he will be able to live comfortably for the rest of his life. A daughter of Captain BEDELL is married to a millionaire manufacturer in Pittsburgh, Pa., where she lives.

Captain James G. REYNOLDS, who has been summoned before the surgeons, has not been in robust health for a long time. He has been under the doctor's care for stomach trouble, but has not lost any time on account of his ailment. His eyesight has failed him, and he is forced to wear glasses. Captain REYNOLDS is 55 years old. He was appointed a patrolman in 1873, and was subsequently made a detective. The office of captain of the detective bureau was created for him during the administration of Mayor WURSTER.

Captain Christian REIMELS, also summoned before the Examining Board, is one of the later captains. He was promoted to the position of captain less than two years ago. He is 56 years old, and has been on the force since December 1878. REIMELS had charge of the mounted squad for some time.

27 February 1905

Police Captain BEDELL Will Retire Wednesday

Capt Charles BEDELL, of the Bath Beach station, will retire from the police force on Wednesday, his vacation ending on that day. Capt. BEDELL, when summoned to appear before the Board of Surgeons for examination, preferred to ask for retirement rather than to undergo the test. He has been on the force 30 years and has a clean record.



Police Parade with K9's – Early 1900's



Membership Meeting Minutes
January 10, 2017

President Harvey Katowitz called the meeting to order at 6:45 PM with the Pledge of Allegiance. There were 63 Members, 03 New Members and 03 Guests present.

This was followed by the invocation by Club Chaplain Donald Sanchez, and the reading of the names and circumstances of death of the 7 law enforcement officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers and our service men and woman who have died protecting our country.

Roll Call of Officers

Present:

President: Harvey Katowitz
Vice President: Dave Schultheis
Treasurer: Ben Pepitone
Secretary: Scott Hickey
Sgt. at Arms: Harry Dobson
Trustee: John Erker
Trustee: Brenda Jordan
Trustee: John Sabato
Historian: Kevin Gribbon
Chaplain: Donald Sanchez

Excused:

Trustee: Bob Fee
Trustee: Bernard Roe

Introduction of Guest(s)

- Adam Stead - Severely wounded veteran and Operations Manager of the Independence Fund was presented with a check for \$17,000 from the proceeds of the Jimmy LaRossa Memorial Golf Tournament.
- Financial Advisor, Benjamin Asseff, Edward Jones gave a short presentation on applying for Social security.

Review of December's Minutes: A motion to waive the review of the minutes was made by Dave Schultheis and was seconded by Jim Rochford. The motion passed.

Sickness & Distress

- Marie Recher, mother of Vinnie Recher passed away on Dec. 26.
- Bill Glasser is having shoulder surgery tomorrow.
- Paul Johnson's wallet with his retiree ID card was lost during his most recent hospital stay. Members were asked to contact Harvey if they were going to NY to renew their ID cards so that they get a new one for Paul.

Communications & Bills

- NC US Rep. Richard Hudson introduced the Concealed Carry Reciprocity Act of 2017. Members were asked to contact their US Representative to request that they support this act..
- St Mathews Knights of Columbus will have their first annual St Patrick's Day party on March 12th, 5pm-9pm at the So. Charlotte Banquet Hall. Cost is \$30 a couple

Report of Officers

President:

- 2017 dues are due.
- National Convention - Villa Roma, Sept. 17-19. Flyer is in the newsletter.
- Committee Chair Persons
 1. Jimmy LaRossa Memorial Golf Tournament - John Sabato
 2. Sunshine - Bob Fee
 3. Honor Guard - Brenda Jordan

VP: Dave advised that we have to have a final count for the after holiday party by Jan. 16.

Treasurer: Ben Pepitone reports the following as of Dec 31, 2016:

Beginning Balance:	43,794.93
Checks and Payments:	-3,504.31
Deposits and Credits:	4,080.00
Cleared Balance:	44,370.62

A motion to accept the Treasurer's report was made by Rob Hart and was seconded by Chris Russo. The motion passed.

Secretary: Nothing to report.

Trustees:

- John Erker: Nothing to report.
- Bob Fee: Excused
- Brenda Jordan: Nothing to report.
- Bernard Roe: Nothing to report.
- John Sabato: Nothing to report.

Sgt. at Arms: Next HR218 class is on Feb 26th

Historian: Nothing to report.

Committee Reports: After holiday party is Jan 21.

Old Business: Nothing to report.

New Business:

Proposition for Membership.

- Ret. NYPD Lt. John Smith, 76pct.
- Ret. NYPD Det. Robert "Bob" Jones MN Homicide (NY)
- Ret. NYPD Det. Peter Billitteri, 67 Sqd. (Las Vegas)
- Ret. Nassau Co Officer Ed Powell
- Returning Member Ret. NYPD Det. Joel Francis, 75 Sqd
- Returning Member Homeland Security Agent Larry Cirigliano
- Ret. NYPD PO. Thomas Bowden, PBQS
- Ret. NYPD Det. Raymond Nafey, JTTF
- Ret. NYPD Det. Brian Gennis, JTTF
- Ret. NYS Courts Chief Sean McCartney

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

Good of the Club:

- A Plaque was presented to Joe Kozlowski honoring his service to the Club as Historian.
- 50/50 of \$160 was won by Gary McDonald. Gary donated \$100 to the Samantha LaRossa Fund..

A motion to adjourn was made at 7:35 PM by John Sabato and was seconded by Bart Mangiapanela. The motion passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting
Tuesday, February 14 2017.**





NYPD 10-13 CLUB OF CHARLOTTE, NC, INC
 137 Cross Center Rd.
 Suite150
 Denver, NC 28037



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

2017 Dues Renewal



LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE (____) _____ CELL PHONE (____) _____

BUSINESS PHONE (____) _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

DOB _____

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

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



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD
SUITE 150
DENVER, NC 28037



HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT



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

MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE (____) _____ CELL PHONE (____) _____

BUSINESS PHONE (____) _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

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

SIGNED _____ DATED _____

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

MEMBERSHIP FEE IS \$30.00

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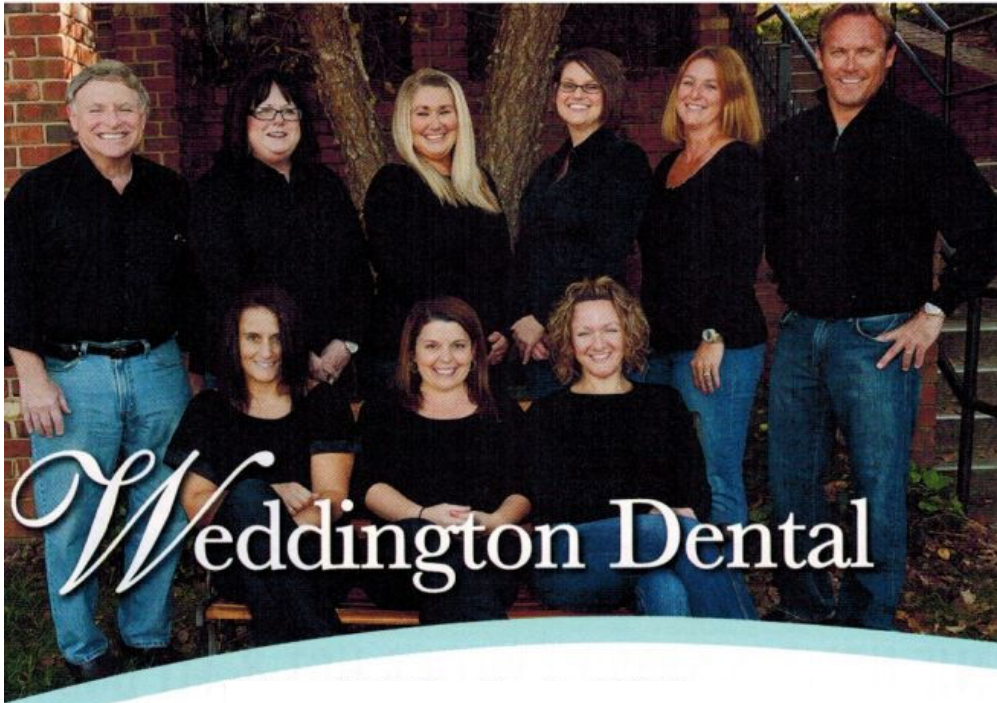
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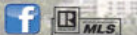
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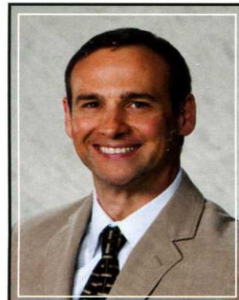
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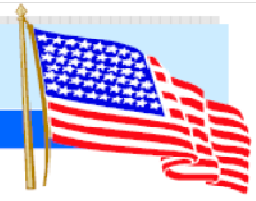
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