

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.nationalnvcpd1013.org/home.html

AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS AND OTHER LAW ENFORCEMENT OFFICERS



Club Officers

PRESIDENT

HARVEY KATOWITZ

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

VICE PRESIDENT

Dave Schultheis 803-547-6211

DFSISS@aol.com

RECORDING SECRETARY

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

TREASURER

BEN PEPTIONE

704-674-7000 peppy7200@gmail.com

SGT. at ARMS

HANK DOBS

914-261-4312 bigdog054@carolina.rr.com

TRUSTEES

JOHN ERKER

516-445-3494

erk8449@yahoo.com

BOB FEE

704-220-8400 rtfvs@yahoo.com

BRENDA JORDAN

brenjordan5@aol.com

BERNARD ROE

704-241-8002 broehroe@aol.com

JOHN SABATO 516-314-5326

woodboy@windstream.net

CHAPLAIN

DONALD SANCHEZ 704-654-2694

desanchez@carolina.rr.com

HISTORIAN

Kevin Gribbon 803-493-3024 kgribbo@outlook.com

EDITOR HARVEY KATOWITZ 704-849-9234

Volume 9 Issue 7

July 2017

PRESIDENT'S MESSAGE

Hi All.

On June 11, NYC Mayor Bill deBlasio and City Council Speaker Melissa Mark-Viverito marched in a parade that honored convicted terrorist Oscar Lopez-Rivera. And several weeks prior to that they applauded the actions of a Bronx Grand jury that indicted 52 Pct. Sgt. Hugh Barry for murder in the shooting death of a of a woman who was attacking him with a baseball bat.

What is wrong with the above picture? These are bizarre times where things are topsy-turvy; Politicians condemning a police officer for firing his gun to stop a woman who was threatening him with a deadly weapon and then honoring a leader of a terrorist organization that was responsible for more than 120 bomb attacks on U.S. targets between 1974 and 1983 that killed 5 people and severely injured four police officers and several civilians.

Ironically, shortly after Sgt. Barry's shooting incident all of the targets of a person wielding a bat were removed from all of the NYPD's ranges, even thought they have been part of firearms training for many years involving a shootdon't shoot scenario where officers are taught that a person armed with a bat is a threat where they are justified in firing their gun to eliminate the threat.

Here is further proof of things being bizarre and topsy-turvy. Ferguson, Missouri paid out \$1.5 million to the family of Michael Brown in a wrongful death lawsuit. How is this a wrongful death? Michael Brown attacked the Police Officer and attempted to take his gun, forcing the Officer to shoot him. By paying out this settlement, it's a slap in the face to the Police Officer.

During our June board meeting, the board unanimously approved a motion to donate \$250 to Sgt. Barry to help with his expenses while he is suspended fighting these unjust charges.

In an effort to make things easier for our National president and our club members (and less expensive), we will collect ID card renewal applications at our monthly meeting and mail them together to NY.

If your ID card has expired or will be expiring within 3 months and you want it renewed, please fill out the form on page 13 and bring it to our July 11 membership meeting along with your ID card.

(continued next page.....)

Our Next Membership Meeting Is Tuesday July 11 at 6 PM at the Charlotte FOP Lodge #9, 1201 Hawthorne Lane, Charlotte NC 28205

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

PRESIDENTS MESSAGE

During our June membership meeting I was honored to award the Jim Houston Memorial Scholarship to Breanna Johnson, daughter of club member Paul Johnson and present her with a check for \$500. During the meeting Breanna read her moving essay, "What it means to be an American" which can be read below.

Breanna will be attending York Community college in the fall and she announced that she wants to follow in her father's footsteps and be a police officer. Unfortunately her father, could not be present at the meeting, because he had been readmitted to the hospital where he is in a battle, fighting for his life as a result of a 911 related illness.

What It Means To Be an American

My name is Breanna Johnson. I am 18 years old and was born in New York. My father was born in New York as well, but my mother was born in Dominican Republic.. My mother's family immigrated to New York because they knew that the United states would provide them with a better life with more opportunities and work.. They knew they would be free and happy to live in such an amazing country.

I honor all servicemen and servicewomen who have fought and continue fighting for the freedom of our country. I also honor all Peacemakers/Police Officers whom place their life on the line each and every day. My great uncle, for example, was Green Beret during the Viet Nam war who was sadly killed in the line of action.

My two older brothers served in the Navy. One was on the USS Harry S. Truman aircraft carrier and my older brother was on the SS Porter, which was a destroyer. They joined the lp keep the American people safe.

My father, Paul J. Johnson, was a police officer and eh went out placing his own life on the line everyday to keep others safe. He is retired now. I want to follow in my father's footsteps and become a Police Officer with the Charlotte Mecklenburg Police Department and eventually become a Canine Officer.

I believe being an American means you're able to say and think what you feel. I am proud of our country, the United states of America and the [people that stand and fight for it every day. People feel safe and welcomed to live here ,regardless of race, religion, color, creed and sexual orientation.

I am proud of what our country has accomplished and the way it is slowly improving even ore. I am proud to be an American living in the land of the free. America, where our flag stands for our freedom and no one can ever take that away from us.

Thank you very much for considering me for this scholarship and I than each and every one of you who has served as Law Enforcement.

Thank You, Breanna Johnson



Breanna Johnson receives a check for \$500 from Club Harvey Katowitz

President



Breanna Johnson with family members L-R Nephew Jacob, mother Alexandria and sister Samantha

PRESIDENTS MESSAGE

Great advice...Thanks to Retired 52 Sqd. Sgt. And NYPD historian Mike Bosak.

Social media is being used as critical evidence to demonstrate mind set, motive and intent in legal cases throughout the United States

Consider these our Declaration of Facts regarding social media, and any actions you take as a police officer or as a retired law enforcement officer:

- 1. What you say online lives forever.
- 2. It will be found and seen by any prosecutor or plaintiff's attorney.
- 3. Not everyone will think it is as funny as you and your closest friends.
- 4. No jury member, who may hold your fate in their hands, will get that it was a joke.
- 5. Everyone will take what you said as a fact. Dry wit or in jest will no longer matter.
- 6. The media will twist your social media post or comment to their desired end.
- 7. Your post or comment will be taken out of context.
- 8. Your post or comment can and will be used against you in a court of law. It will go to your mindset, motive, intent, character, view of minorities, etc.
- 9. Your post or comment may very well inflame a juror against you. Assume that all potential jurors disagree with you politically and socially. that is the safest assumption.
- 10. Photos, posts, comments, diatribes, political observant

Also, it is important to remember that you do not own your social media posts. The custodian of that information is the owner of the App or platform upon which you posted your comment.

You do not have a right of privacy over things that you put into the social media world. After a self defense incident, your computer, smart phone, iPad or similar device, can all be seized as evidence.

Any attempts to delete, destroy, amend, or alter your previous posts AFTER an incident may result in a Spoliation instruction in any trial or even a separate charge against you.

A Spoliation instruction is devastating in a civil case as it is an instruction from the judge to the jury that they are to assume that the deleted information, destroyed evidence, etc., is harmful to the position of the defense and they are to construe it against you.

In a criminal case, any destruction of posts, comments, etc., could be a separate charge of destruction of evidence.

Also, since the prosecutor will now, more likely than not, possess your computers, phones and iPads, any information on those devices will be discovered. So, the comments you made under an alias on any matter in any related chatroom or similar platform, will also be discovered once a forensic computer analyst goes through your devices.

Remember: Perception is in the eye of the beholder, and too often way more important than reality.

You may have received this last month via email, but it is too good not to include in our newsletter.

I AM A COP

I took a job working around the clock, leaving my family alone at night while I stood out in rotten, miserable weather in order to protect your family.

I worked two jobs in order to supplement a lousy salary so that I could make sure that you were able to get to your air conditioned home to your air conditioned car to your air conditioned office while I stood on a street corner, breathing exhaust fumes and directing traffic so you wouldn't be late.

While you were home with your kids on their Birthdays, Christmas, Easter and other momentous times in their lives I was responding on Robberies, Burglaries and Shots Fired calls and running downdarkened alleys and across roof tops in parts of the city that you wouldn't consider going near.

I missed a lot of birthdays, school plays, father and daughter dances because a dignitary or a celebrity came to town and you needed cops on the street to make sure that you could safely park without being annoyed by beggars and other lowlifes.

You were able to take your kids to the Thanksgiving Day Parade and have a wonderful, safe time. My kids were only able to watch it on TV because I had to leave the house before daybreak, set up barriers, keep thousands of excited little kids from running out into the street, or find the little lost kids (the ones that you "took your eyes off only for a second") calm their hysteria and help reunite them with their parents.

By the time the parade was over, I was finally able to go home to my kids, tired but grateful that I wasn't working a 4 x 12 shift.

PRESIDENTS MESSAGE

I did these, and thousands of other demanding and stressful jobs that you wouldn't think of doing in a thousand years.

I did them because I AM A COP. I found a profession that I was proud of and where I could serve my community and fellow man. It doesn't pay what it should, I am shunned and ostracized by people who don't think it is a job for anyone with intelligence (many Police Officers are college graduates and many have advanced degrees) and the press never tires at taking swipes at cops.

But, I belong the best brotherhood in the world. People that I trust with my life every day and that I know have my back every minute. We have our differences, like people of every race, creed, color, national origin and ethnicity, but when a "10-13" crackles over the air, I know in my heart that every officer out there will drop everything that they are doing and rush to my aid, regardless of our differences.

Would anything like that ever happen on Wall Street?

I am a cop in my soul and will be until the day I die.

It cannot be inherited nor can it be purchased, i have earned it with my blood sweat and tears, i own forever the title of "NYC Police Officer"!

The 4th of July!!

Have you ever wondered what happened to the 56 men who signed the Declaration of Independence? Their story. . .

Five signers were captured by the British as traitors, and tortured before they died.

Twelve had their homes ransacked and burned.

Two lost their sons serving in the Revolutionary Army; another had two sons captured.

Nine of the 56 fought and died from wounds or hardships of the Revolutionary War.

They signed and they pledged their lives, their fortunes, and their sacred honor.

What kind of men were they?

Twenty-four were lawyers and jurists, eleven were merchants, nine were farmers and large plantation owners; men of means, well educated.

But they signed the Declaration of Independence knowing full well that the penalty would be death if they were captured.

Carter Braxton of Virginia, a wealthy planter and trader, saw his ships swept from the seas by the British Navy. He sold his home and properties to pay his debts, and died in rags.

Thomas McKeam was so hounded by the British that he was forced to move his family almost constantly. He served in the Congress without pay, and his family was kept in hiding. His possessions were taken from him, and poverty was his reward.

Vandals or soldiers looted the properties of Dillery, Hall, Clymer, Walton , Gwinnett, Heyward, Ruttledge, and Middleton.

At the battle of Yorktown, Thomas Nelson, Jr., noted that the British General Cornwallis had taken over the Nelson home for his headquarters. He quietly urged General George Washington to open fire. The home was destroyed, and Nelson died bankrupt.

Francis Lewis had his home and properties destroyed. The enemy jailed his wife, and she died within a few months.

John Hart was driven from his wife's bedside as she was dying. Their 13 children fled for their lives. His fields and his gristmill were laid to waste. For more than a year he lived in forests and caves, returning home to find his wife dead and his children vanished.

As we celebrate Independence Day with family and friends, at barbecues, picnics and at fireworks displays, we must not forget the true meaning of the day.

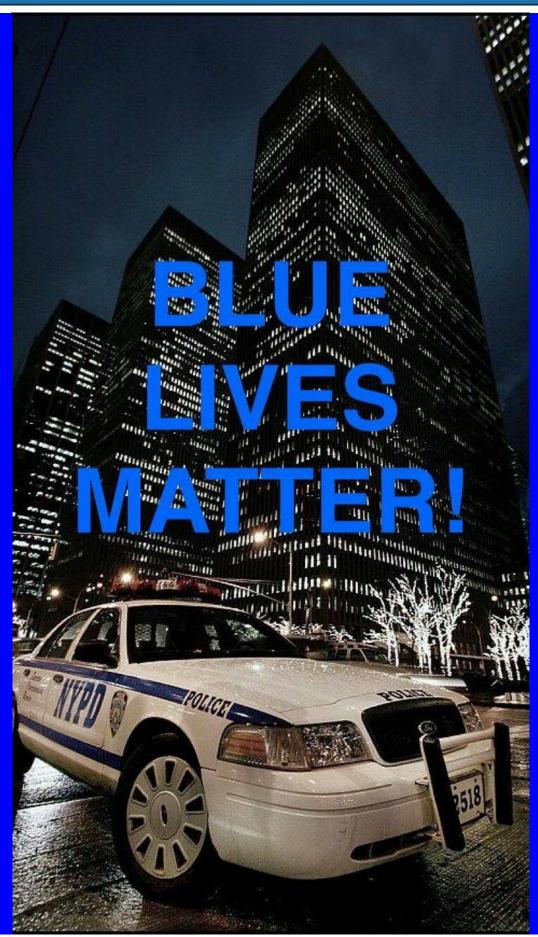
241 years ago, on July 4th, 1776 in a struggle for righteousness and freedom our great nation was proudly born. May we celebrate that precious freedom for which our forefathers fought so bravely by honoring this great nation of ours.

Fly the American flag proudly, say a prayer for the members of our armed services who are in harms way and remember the men and woman who have sacrificed their well being and lives to preserve our country's freedom. Remember, freedom is not free.

With this in mind, please assist us in our attempt to raise money during our October 2 golf tournament for the Marine Corps Wounded Warriors. (See pgs. 29 & 30).

Stay Safe.

Harvey Katowitz







New York City Police Officer Kelly Christine Korchak died June 10, 2017, from a 9/11 related illness. P.O. Korchak was married to New York City Detective Steven Attarian of Emergency Service Truck 6. Kelly was diagnosed with her illness while she was pregnant. She opted to forego aggressive treatment during her pregnancy and gave birth to Luke Harrison Attarian eight months ago. Kelly was 38 years old.

A gofundme account has been set up to help her husband, NYPD Detective Steven Attarian, and her baby boy Luke.

Lord please keep Kelly in your eternal embrace and bless and protect her family, the NYPD and all law enforcement."











Officer James Kennelly, 37, died on June 17, 2017 from a 9/11 related illness.

P.O. Kennelly was assigned to the World Trade Center recovery effort as a firefighter with the Massapequa, NY, Fire Department. He began his career in law enforcement with the Nassau County Sheriff's Department before joining the Port Authority Police. He was also a member of the Port Authority Police Emerald Society and was the 2017 Grand Marshal for the New York City St. Patrick's Day Parade.

Kennelly is survived by his wife and daughter.



We honor those
Who have laid down their
life for their country.
Whether weary or emboldened, quiet or defiant,
Vulnerable or ready when
You called them home,
Their sacrifice are too
humbling for words except
to these uttered in prayer.
Let these great warriors
find rest at last;
Ever reminded that we
who are left behind cher-

who are left behind cherish their spirit, honor their commitment, send them our love,

and we will never forget the service that they gave.



FALLEN FINEST

POLICE OFFICER GEORGE SCHEU

115 Precinct



olice Officer George Scheu was shot and killed when he attempted to take action during a robbery while off duty.

Shortly after 6:30 a.m. on Saturday, July 11, 1987, off-duty Police Officer Scheu left his home for a

regular monthly meeting of his Naval Reserve unit in Kings Point, Nassau County. The 41-year-old officer had been on the force for 19 years and had served in the Navy during the Vietnam War.

Dressed in his white U.S. Naval Reserve uniform, PO Scheu encountered a robbery suspect on the quiet Murray Street in Flushing, Queens. As PO Scheu attempted to prevent the robbery, the suspect shot Police Officer Scheu in the left side of the head and eye with a .38 caliber pen gun. Officer Scheu was unarmed when he was shot.

Neighbors who heard the shot, stopped a passing volunteer ambulance and PO Scheu was rushed to the hospital. He expired from his injuries days later on Thursday, July 16, 1987.

Famous for his sense of humor, enthusiasm and his intelligence, PO Scheu was admirably called "The Best Cop in the Precinct".

Police Officer Scheu is survived by his wife: Linda and three children: Christine, Tracy and George.





fallen finest

71 Precinct

n Saturday July 14, 2007, PO Russel Timoshenko expired from gunshot wounds inflicted five days earlier on July 9, 2007 when he and his partner made a traffic stop.

The officers stopped a suspicious vehicle at the corner of Lefferts Avenue and Rogers Avenue in the vehicle was stolen and the

Brooklyn. Unknown to the them, occupants had committed several robberies and shootings in the prior days.

As the two officers approached the vehicle, one suspect opened fire with a handgun, striking PO Timoshenko in the face. Another suspect fired on his partner striking him in the arm and chest. That officer was saved by his bullet resistant vest. Despite his wounds, he returned fire and radioed his location and a description of the vehicle. Members of the Brooklyn South Homicide squad responded in seconds and rushed PO Timoshenko to Kings County Hospital.

The suspects fled, but ditched their vehicle about five blocks from the shooting scene, leaving behind their weapons and forensic evidence which led to the arrest of the driver the following day. Two days later, NYPD Detectives, Pennsylvania State Police, U.S. Marshals, and other agencies, arrested both suspects in Pennsylvania. All were charged with Aggravated Murder and other charges.

Over 30,000 people attended PO Timoshenko's funeral where he was posthumously promoted to the rank of Detective First Grade. In June 2008, he was posthumously awarded the NYPD Medal of Honor.

Det. Timoshenko served with the Department for 1 and 1/2 years. He is survived by his parents: Leonid and Tatyana.





MEMBRSHIP



2017 Monthly Meeting Dates

July 11

September 11

November 14

August 8 October 10

December 12





SICK DESK UPDATE

Ed McGreal - 9/11 realted cancer Paul Johnson - 9/11 related illness John Vigilanti - Shingles Bob Hansen - Parkinson disease



The following members joined our Club in June Retired San Diego PD Chief Mark Jones Retired NYPD Officer Norris Holmes Retired Westchester Co. DOC Officer Derrick Holmes Retired NYCDOC Officer Darnice Jones



Monday Oct. 2 - The 5th Annual Jimmy LaRossa Memorial Golf Tournament will be held at the Ballantyne Golf Club.

Saturday January 20 - After Holiday Dinner Party





We presently have 364 members, 250 from the NYPD and the remainder from 61 other law enforcement agencies.

BIRTHDAYS



JULY

	Gagliardo, Anthony	7/1
	Bagnall, Jerry	7/4
	Rabinowitz, Mike	7/4
	Rodriguez, Mel	7/4
	McGrouther, lan	7/6
	Whalley, George	7/6
	Camhi, Marty	7/7
	McDonald, Gary	7/8
	Rubino, Michael	7/9
	Esposito, Jerry	7/10
	Jones, Gordon	7/10
	Pfall, Derek	7/11
	Nola, Franco	7/12
	Jones, James	7/14
	Nunziato, Michelle	7/15
	Evola, Mike	7/16
	Green, Joe	7/16
	Salerno, Joseph	7/17
	Partee, Michelle	7/19
	Sarter, Lenny	7/19
	Stokes, James	7/19
	Brown, Mark	7/22
	Marquis, Wayne	7/24
	D'Alessio, Dennis, Jr.	7/25
	Mallo, Dan	7/25
	Nash, Sidney	7/25
	Giuliano, Jim	7/28
	Garrett, Robert	7/29
	Gavin, John	7/29
28	Drogan, Tom	7/30
	Fansler, Ron	7/31



Club Member Fernando Sanchez was promoted to Det. Concord PD Narcotics Unit

TRUSTEE'S PAGE



When our Club was initially formed with 35 members it was easy for the President to respond to emails from our mebers. Now that we have over 360 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

Geographical Area	Trustee	Tel. (H)	Tel. (C)	Email Address
Catawba County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Cabarrus County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Gaston County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Iredell County	Bob Fee	704-919-1311	704-220-8400	rtfvs@yahoo.com
Lincoln County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Mecklenburg County	Bernard Roe	704-595-3463	704-241-8002	broehroe@aol.com
Rowan County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Union County	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 Meeting Schedule

No meetings in July and August

Come Celebrate Our Scholars

CEA Scholarship Night - Monday July 17th MCU Park, Coney Island Brooklyn Brooklyn Cyclones vs Staten Island Yankees

BBQ starts at 5:30, Game starts at 7:00 \$5.00 per person for members in good standing.

Contact the CEA for tickets or send in a check:
CEA Scholarship Fund
40 Peck Slip
New York, NY 10038
ATTN: Ada

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG.

NYPD ID CARD RENEWAL

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

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

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

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

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

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

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

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

Address package to:

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

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

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

F.A.Q.

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

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

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

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

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

Yes, If you meet all the above conditions.

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

CASE #:	_					
FIREARMS CODE:						
			RET	IREE APPL	<u>ICATION</u>	
LAST NAME:						
FIRST NAME:						MI:
SEX:		MALE		FEMALE	RACE:	
TAX #					RETIREMENT DATE:	
SOCIAL SECURITY #:	_			<u>.</u>	DATE OF BIRTH:	
RANK:					SHIELD #:	
PRESENT ADDRESS:						
PHONE NUMBER:)				
10-13 CHAPTER:	_					
1.				. HERE	BY CERTIFY THAT SING	CE RETIRING ON
PRINT NAME				,		
				, I HAVE N	NOT BEEN CONVICTED	OF A CRIME.
RETIREMENT DATE						
SIGNATURE					DATE	
NEW ID # ISSUED:			ID	RECEIVED	BY:	



NOTICE OF CREDIBLE COVERAGE

Important Notice from the

Superior Officers Council Retiree Health and Welfare Fund

About Your Prescription Drug Coverage and Medicare
For Medicare-Eligible Retirees and Dependents

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

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

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

When Can You Join A Medicare Drug Plan?

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

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

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

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

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

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

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

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

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

SUPERIOR OFFICERS COUNCIL

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

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

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

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

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

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

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

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.





<u>LBA SCHOLARSHIP</u>: The LBA will once again offer scholarships to children of active and retired members. Awards will be based upon the student's SAT scores from any single day's testing; merging scores from different days will not be counted. Due to the inability to narrowly and reliably compare/convert ACT scores with SAT scores we will only consider SAT scores in awarding the scholarships.

To be eligible, students must be high school seniors, and send a copy of their SAT score to the LBA office (Attn: Gene Loewy) by **Thursday, June 30th, 2016**. You MUST call the LBA Office soon after forwarding the SAT scores to confirm that we did in fact receive them. SAT Scores may be E-mailed to LBA@NYPD-LBA.org, Faxed to 212-964-4240, or mailed to Lieutenants Benevolent Association / Attn. Gene Loewy / 40 Peck Slip / New York, NY 10038.

The following scholarships will be awarded:

- Two \$3,000 scholarships will be awarded. One each to the female and male student with the highest SAT scores
- Two \$2,500 scholarships will be awarded. One each to the second place female and the second place male student Winners will be notified prior to the August LBA Meeting, and awards will be presented at the August LBA Delegate and General Membership Meeting (date and location are yet to be determined). In case of ties, awards will be split among the highest scores achieved on any single day.



This is a message from Ed Mullins, president of the NYPD Sergeants Benevolent Association (SBA), who needs all of our help to get justice for Sgt. Hugh Barry. Click this video link http://pubsecalliance.com/video-sergeant-charged-with-murder-2/ and watch the video the SBA produced to educate the public about the realities of police work and the NYPD's use of force training. Scroll down to see how you can help Hugh Barry. The SBA is a founding member of PubSecAlliance, an online community of police union and association leaders and their members.

Click this video to watch NYPD hypocrisy https://sbanypd.nyc/2017/06/the-hypocrisy/

VIDEO: Help Us Fight This Gross Injustice

To my fellow officers!

Here in New York City, Sgt. Hugh Barry of the 43 Precinct was indicted for Murder 2 by a Bronx grand jury for the shooting death of an emotionally disturbed woman who attacked him with a baseball bat.

Sadly, the tone that led to the indictment was spawned by political pandering by the leadership of this department. There is no doubt that the words spoken by the Mayor's Police Commissioner once again set the stage to put the members of the NYPD in harm's way.

Over the past few months, I have reviewed the tapes from several news stations and observed what was said by Commissioner O'Neill, the Mayor, and numerous other politicians.

Ironically, they all condemn the actions of Sgt. Barry, they all offer judgement, they all did and said what was necessary to avoid the difficult task of telling the people of this great city that Sgt. Barry was justified in his actions. Sgt. Barry was trained to perform the way he did, and thank God he is alive or not severely injured.

The city's leadership also chose to not tell the people of this city that the mental health professionals charged with handling the mentally ill, DID NOT DO THEIR JOB! Ironically, they all spoke of accountability, yet they are not held accountable themselves.

The most ludicrous component of their statements lie in the fact that none of them were there in the apartment when Sgt. Barry had less than a second to make a decision. None of them were witnesses to what happened, and none of them were at the scene that night.

Over the past few months, I have spoken to many members of the NYPD Cadet Corps in the Academy, sector cars on patrol, Patrol Sergeants, Integrity Control Officers, and just about every rank above Captain up to and including Deputy Commissioners at One Police Plaza. To date, I have not found one person who agrees with the indictment, the statements made by Commissioner O'Neill, or any of the politicians who ran from the truth.

In fact, each of these people don't understand why any statement was made of a "failure" and almost all have said, "Sgt. Barry did what we are trained to do."

Make no mistake about it – this department has a long history of holding the rank and file accountable for their actions and a long history of inexcusable double standards. As we go forward, myself and all the members of the Sergeants Benevolent Association will provide the truth about everything that occurs and accountability will be a well-remembered word.

What was done to Sgt. Barry is disgraceful and we are doing everything possible to see that justice is done. Please keep Hugh and his family in your thoughts and prayers.

We have set up a Go Fund Me account: https://www.gofundme.com/sqt-hugh-barry to help Hugh get through this ordeal. Please contribute what you can.

Thanking you in advance:

Ed Mullins,

President

Sergeants Benevolent Association of New York City

SERGEANTS BENEVOLENT ASSOCIATION

POLICE DEPARTMENT, CITY OF NEW YORK 35 Worth Street, New York, NY 10013 212.226.2180 FAX 212.431.4280

www.sbanyc.org

Edward D. Mullins

President

Treasurer

Vincent J. Vallelong

Paul A. Capotosto

Vice President

Vincent Guida Recording Secretary

Gary DeRosa Financial Secretary

Anthony Borelli Health & Welfare Secretary

Edmund Small City-Wide Secretary WE HAVE LOST OUR WAY

On Sunday, June 11, 2017, Mayor Bill de Blasio and City Council Speaker Melissa

Mark-Viverito marched in a parade in which terrorist Oscar Lopez Rivera was lauded as a hero.

Mr. Lopez Rivera was involved with an organization responsible for over 100 bombings that killed and maimed many innocent people in the 1970s and early 1980s.

Just weeks earlier, the Mayor and the Speaker praised and supported a Bronx grand jury that indicted Sgt. Hugh Barry of the 43 Precinct for Murder 2.

There was no ambiguity in the shooting involving Sgt. Barry. He was doing his job and

following department guidelines when he was confronted by an emotionally disturbed woman named Deborah

Danner who was armed with a baseball bat.

Still, Police Commissioner James O'Neill set the stage for this legal travesty by publicly

vilifying Sgt. Barry before any investigation had even begun.

Much of the following data was prepared by retired NYPD Police Officer Arthur Scala, who spent 18 years as an instructor assigned to the Firearms and Tactics Section.

Sgt. Barry used his firearm to defend himself as he believed he was going to suffer a serious physical injury or even death, as defined by the NYS Penal Law.

Based on the force continuum training, Sgt. Barry could have used his firearm when he first encountered Ms. Danner when she was in possession of the scissors - but he did not.

Sgt. Barry's level of force was then properly escalated when Ms. Danner was in possession of the baseball bat. A baseball bat falls into the category of a dangerous instrument as defined by the NYS Penal Law.

A dangerous instrument is defined as any instrument, article, or substance, (including a vehicle), where the circumstances in which it is used, attempted to be used, or threatened to be used, is readily capable of causing serious physical injury or death. The Penal Law does not state or give consideration to the mental condition of the person wielding the dangerous instrument.

Like all police officers, Sgt. Barry was trained using the "5 man position target," which SBA President Ed Mullins displayed to media outlets after the incident. An NYPD spokesperson said the target is used to teach accuracy, however what the spokesperson failed to mention was that it is used to teach threat identification. There are 5 positions on the target, as follows:

- Off-duty officer identifying himself (no threat) 1.
- 2. Man with a bat (threat)
- 3. Man with a gun (threat) 4.
- Man with a knife (threat) Man unarmed (no threat)

These targets were used at the NYPD range as follows: A number would be called out and the police officer either had to shoot or not shoot at the specific number that was called. Immediately after the incident with Ms. Danner, these targets were taken out of all the ranges and no longer used, despite being used in training for many years.

Another question raised is why Sgt. Barry did not use his NYPD issued Taser. The Taser was not a feasible option based on the force continuum because it is a less lethal option (like pepper spray) than wielding a baseball bat.

As per training, a police officer should not de-escalate his level of force when someone he is dealing with is escalating their level of force. In addition, the Taser manufacturer recommends firing the weapon at someone's back. This is to ensure that both Taser darts make contact with the body and complete a full circuit of electricity.

Firing the Taser to the front of a person's body increases the chance that one dart may miss which results in an incomplete circuit, as well as increasing the likelihood that a dart can hit the facial area or private area and cause a severe physical injury.

Based on this, the NYPD adopted the procedure to fire the Taser at the back of the person. This is what is taught to all Sergeants and taught again when Sergeants are promoted to Lieutenants. Sgt. Barry did not have the option to fire the Taser at Ms. Danner's back; therefore the Taser was not a viable option during the incident.

Furthermore, Ms. Danner had been suffering from schizophrenia and had been fighting with her family and neighbors for many years. Her neighbors called 911 saying she was acting irrational.

The Police Commissioner was quick to say that the NYPD had "failed" Ms. Danner. In actuality, Ms. Danner was "failed" many times over by the city's abysmal mental health system - or lack thereof.

Sgt. Barry is being used as a pawn in political gamesmanship that - if not so tragically true - would be too far-fetched to be believed. How could elected and appointed officials participate in a parade with an unrepentant terrorist while Sgt. Barry goes to bed each night with the brand of being an accused murderer?

Who is in charge? Where is the sanity? Where is the justice?

Sincerely,

Ed Mullins, President



SBA Retiree Forms



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



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



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



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



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



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



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



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



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

Other Health Forms



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



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



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

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



The Detectives' Endowment Association, Inc.

Police Department , City of New York

The DEA proudly announces its year 2017 College Scholarship for the sons and daughters of active and retired NYPD Detectives in good standing. The DEA's Scholarships are given in the name of the union's former Vice President, the late Jack Healy.

The DEA will award at least 10 scholarships of \$5,000 each. Checks will be sent directly to the schools to be credited to each winning student's account. Applications must be at the DEA no later than Friday, **September 25, 2017**. Winners will be selected in a random drawing conducted at a DEA Fall venue (to be determined) in 2017.

To qualify for a Scholarship, applicants must be —

The daughter or son of an active or retired member of the DEA;

Enrolled in a full-time undergraduate program at a college or university for the Fall 2017 (September) or Winter 2018 (January) semester;

The Student Verification for children ages 19 - 23 for the Fall 2017 or Winter 2018 <u>must</u> be attached to this application; <u>NO</u> bills or school schedules will be accepted;

Acceptance letter from school for children ages 17 – 18 *must* be on school letterhead;

DEA retiree dues must be up-to-date;

Children of DA Investigators are not eligible (unless the member is also a retired NYPD Detective).

DEA Scholarship Application

Please type or print clearly and mail to the

DEA at 26 Thomas Street, New York, NY 10007 ● Attention – Elizabeth Murtagh

Proof of acceptance to the school must be attached to the application form.

Applicant's (Student's) Name (First name, last, and middle initial)

Applicant's (Student's) School ID #

Applicant's (Student's) Mailing Address

Name of College or University

Registrar / Bursar's Office Mailing Address

Registrar / Bursar's Office (include contact name and telephone number)

DEA Member's Name

DEA Member's Tax # or DEA #

Member's Telephone Number

Member's Email Address

Member's Mailing Address

Member's Current / Last Command



The Detectives' Endowment Association, Inc.

Police Department, City of New York

Statement from Det. Michael J. Palladino

President, Detectives' Endowment Association, Inc.

Regarding New York City Council Speaker Melissa Mark-Viverito celebrating the terrorist Oscar Lopez Rivera

"When elected, the Speaker took an oath to uphold the Constitution of the United States and Viverito violates that oath every time she celebrates this terrorist. On behalf of the cops he injured and civilians he killed, I condemn the Speaker for her words and actions. Any politician who embraces evil and terror has no business holding office in this country."

On June 7th, in Albany, State Senator Todd Kaminsky with Assemblyman Brian Curran held a plaque dedication and ceremony honoring the late Det. Steven McDonald. Kaminsky represents Rockville Centre and Malverne, where the McDonalds live. The State Senate unanimously passed a resolution renaming the Nassau County portion of the Southern State Parkway the "The Detective Steven McDonald Memorial Highway."

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

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

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

DRUG PROGRAM - RETIREES -- Mandatory Generic Reimbursement

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

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

\$10 or 30% for single source brands;

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

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

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

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

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

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

\$10 or 30% for generic prescriptions:

\$10 or 30% for single source brands;

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

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

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

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



The Detectives' Endowment Association, I

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.



KEEP COP-KILLERS IN JAIL

A Message from Patrick J. Lynch, PBA President

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

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

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

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

Retiree Fund Plan Description

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

Dental plan http://www.nycpba.org/benefits/retiree-dental.html

Vision plan http://www.nycpba.org/benefits/vision.html

Prescription drug plan http://www.nycpba.org/benefits/retiree-drug.html

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

Notice of Privacy Practices http://www.nycpba.org/benefits/privacy.pdf

Medicare "D" Information http://www.nycpba.org/benefits/retiree-part-d.pdf

Links to Police Line and Fraternal Organization websites



http://www.nycdetectives.org/ http://members.sbanyc.org/





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



http://www.nypdcea.org/



http://nypdpea.com/



http://www.poppainc.com/















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





Below are summaries with links to news articles that appeared in June 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/:

June 21, **2017** -- *NorthJersey.com* -- A former ground zero worker fighting deportation to Colombia for a 1990 drug conviction received a pardon from Gov. Andrew Cuomo on Wednesday and will use it to challenge his removal from the country. http://www.northjersey.com/story/news/new-york/2017/06/21/former-ground-zero-worker-gets-drug-case-pardon-fights-deportation/418088001/

June 21, 2017 -- News 12 Long Island -- State lawmakers have passed a measure that will have the state pay for additional sick days for former NYPD officers who worked at Ground Zero. http://longisland.news12.com/story/35708028/lawmakers-consider-911-sick-leave-for-ex-nypd-officers

June 18, 2017 -- Newsday -- 9/11 officers deserve our support. When it comes to taking care of the police officers who responded to the terrorist attacks on the World Trade Center and worked on the pile in the aftermath, the message can be as important as the money. http://www.newsday.com/opinion/editorial/9-11-officers-deserve-our-support-1.13743139

June 17, 2017 -- NY Daily News -- 9/11 still killing as retired cop and firefighter die of cancers. Two more first responders have died of 9/11-related cancers, officials said Friday. http://www.nydailynews.com/new-york/9-11-killing-retired-firefighter-die-cancers-article-1.3254475

June 15, 2017 -- Downtown Express -- Honor overdue: After 15 years, National 9/11 Memorial finally includes Ground Zero workers. The thousands of rescue and recovery workers who risked their lives at Ground Zero — often called the "forgotten heroes" of the 9/11 http://www.downtownexpress.com/2017/06/15/honor-overdue-after-15-years-national-911-memorial-finally-includes-ground-zero-workers/

June 13, 2017 -- NY Daily News -- Retired FDNY lieutenant dies from 9/11-related illness as first responders 'continue to suffer' 15 years after attacks

A retired FDNY lieutenant who responded to the World Trade Center after the Sept. 11 attacks became the latest victim of toxic Ground Zero dust.

June 9, 2017 -- NY1 -- Albany Lawmakers Hope to Close 9/11 Health Care Loophole - While the federal Zadroga Act covers illnesses suffered by first responders who toiled at the World Trade center site after 9/11, some are hoping to close a loophole surrounding the issue in New York State. http://www.ny1.com/nyc/all-boroughs/news/2017/06/9/albany-lawmakers-hope-to-close-9-11-health-care-loophole.html

June 7, 2017 -- Newsday -- Bill would help ex-NYPD, now LI police, sick from Sept. 11 - Tom Wilson, a 48-year-old career cop from Bellport, is trying to protect former New York City police officers like himself who worked through the Sept. 11, 2001, terrorist attacks and later went to work for Long Island police. http://www.newsday.com/long-island/politics/spin-cycle/bill-would-help-ex-nypd-now-li-police-sick-from-sept-11-1.13715640

June 6, 2017 -- The Hill -- <u>Silent killer — 9/11 illnesses strike national first responders</u> - We are all too familiar with the grim toll of 9/11: 2,974 lives lost at the World Trade Center, the Pentagon and aboard United Flight 93. http://thehill.com/blogs/pundits-blog/ healthcare/336530-silent-killer-9-11-illnesses-strike-national-first-responders

June 5, 2017 -- Kirsten Gillibrand -- President Trump Signs Gillibrand-Grassley Bill Helping Families of Fallen Officers Into Law. - Public Safety Officers Benefits Improvement Act Reduces Delays In Processing Survivor Benefits. https://www.gillibrand.senate.gov/news/ press/release/president-trump-signs-gillibrand-grassley-bill-helping-families-of-fallen-officers-into-law

June 3, 2017 -- 9news.com.au -- September 11: Death toll could rise by millions from 'toxic' asbestos dust. - The death toll from the September 11 terror attack could soar into the millions as a result of the toxic dust that blanketed New York City when the Twin Towers collapsed. http://www.9news.com.au/9stories/2017/06/02/16/07/september-11-death-toll-from-terror-attack-could-rise-by-millions-due-to-toxic-asbestos-dust

June 2, 2017 -- NY Daily News -- Beloved FDNY firefighter Ray Pfeifer, who died of 9/11-linked cancer, remembered for his heroism at funeral. - The jam-packed funeral honoring Ray Pfeifer, both an FDNY hero and Ground Zero victim, was the kind of event he would have wholeheartedly embraced. http://www.nydailynews.com/new-york/manhattan/fdny-firefighter-ray-pfeifer-remembered-heroism-funeral-article-1.3215787

Cay of the Missions Andrew
HEALTH INSURANCE
FOR YOU AND
YOUR DEPENDENTS
GIS Comprehensive Bane Sta Plan (C.BP)
Emblane-self-i

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

Thanks to Club member Mike Conover here is a link to the City of New York Health Insurance For You And Your Dependents Handbook. http://www.emblemhealth.com/~/media/Files/PDF/NYC%20Certificate%
200f%20Insurance.pdf

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

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

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

The below information is listed on their respective websites.

SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

http://nypdsoc.com/retcatastrophic.html

SBA—Eligibility

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

Definition of PPO and POS

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

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

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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



Crucial VA Changes: http://www.veteranprograms.com/id2337.html

If you are a wartime veteran, or a family member of a wartime veteran, you have probably heard conflicting information regarding proposed changes to the eligibility rules for the <u>Aid & Attendance Pension (A&A)</u> offered through the Department of Veterans Affairs (VA). This is a brief summary of the eligibility requirements for the <u>current A&A</u> rules, and an update on the proposed rule changes.

Eligibility for the Aid & Attendance Pension

A&A is a tax-free monthly benefit paid to wartime veterans or their spouses/dependents. The benefit ranges from \$8,000-\$34,000/year, depending on a number of factors, including the following eligibility requirements:

- 1. Service: applicants must be "wartime" veterans (or their spouse/dependent). "Wartime" means at least 90 consecutive days of active duty service, at least 1 day of which was during a recognized wartime period.
- 2. Health: generally, applicants must be "disabled" (i.e. they must be 65 or older and require assistance with at least 2 "activities of daily living") regardless of whether they are at home or in a healthcare facility;
- 3. Income: applicants' income must be significantly reduced by qualified recurring monthly medical expenses; and
- 4. Assets: applicants may not have significant assets.

On January 23, 2015, the VA published a proposal to significantly change the rules regarding eligibility for A&A benefits. Proposed changes included:

- Establishing a "bright line" rule for net worth limitations;
- Establishing a 3-year "look back" period for asset transfers prior to application for benefits;
- Imposition of a penalty period (of ineligibility for benefits), with respect to any improper transfers of assets during the "look back" period; and
- · Limitations on qualifying medical expenses.

The proposal was largely aimed at counteracting perceived abuses of the program (i.e. applicants sheltering significant assets in order to qualify for the benefit). However, the statistics do not support these concerns. 2015 U.S. Census data shows approximately 19 million military veterans alive in 2014. VA utilization data from 2012 shows only 315,000 recipients of A&A benefits. In other words, only 2% of veterans receive the A&A benefit.

The health and service requirements are non-negotiable, and, the purpose of the A&A benefit is to assist veterans with significant health expenses. It is relatively unlikely that individuals with significant liquid assets (available to pay significant health expenses) would elect to relinquish complete control of these assets to gain additional tax-free income – especially when significant assets might generate similar amounts of income (though not tax-free).

Following the release of the VA's proposal, there was a public comment period (in the spring of 2016), during which the proposed changes were heavily scrutinized and challenged by attorneys and veterans' advocacy groups. As a result, the VA has gone "back to the drawing board", and recently indicated that the final changes will not be released prior to April 2017.

So what does this mean for you? There is still time to plan for VA eligibility under the current rules – which are far less restrictive than those which are likely to be promulgated after April 2017. For example, establishing a VA-planning trust now will likely not be retroactively subject to the proposed 3-year "look back" period. Additionally, individuals in independent-living facilities are presently able to use certain planning techniques to achieve eligibility, which will not work after April 2017.



NCL

NATIONAL CONSUMERS LEAGUE

Looking for ways to save on Rx Meds? Co-pay cards and other resources.

The bad news is that the cost of health care continues to rise, and many consumers find it tough to pay for medications. The good news is there are a number of consumer options for saving money on the medications your doctor prescribes. Read on to learn more about how co-pay and discount cards might be a good option for you.

First things first. Find out whether a generic, or non-brand, drug is available and appropriate for you. Generic drugs are a good way to save money, but for some patients, and for certain conditions, a brand-name drug may be needed.

Check out co-pay and discount cards to see if they will save you money on your prescription drugs. With many different kinds of co-pay and discount cards, it may be difficult to sort out which ones are right for you.

What are they?

Co-pay cards can be used to lower or eliminate your insurance co-payment, or out-of-pocket costs, for a prescription medication. A co-pay is the fixed amount that insurance companies ask consumers to pay toward their medication or other health services. The cards are typically offered by companies that manufacture brand-name medicines, although some generic companies offer co-pay card programs as well. Drug discount cards can help lower the price on medications. Most cards are available for free, while others charge a fee up-front to receive the card.

How do they work?

Co-pay cards may be available from your physician or can be found through the Internet, and are generally used to offset the cost of the co-pay for brand-name prescription drugs. Each program is different, but many require that a patient register prior to presenting his or her card to the pharmacist. As a patient, you give the card to your pharmacist when you get a prescription filled. The amount of the co-pay may be reduced or covered entirely. The pharmaceutical company that makes the drug covers the cost of reducing your co-pay when you use the card.

Things to know about co-pay cards:

Co-pay cards can help consumers reduce out-of-pocket costs for their brand name medication, especially for specialty drugs, such as those that treat multiple sclerosis (MS) and rheumatoid arthritis. Having access to cheaper medications means patients don't have to look for cheaper, possibly less effective, versions.

- Studies show that higher patient co-pay amounts are linked with fewer people taking their medication as directed, or reducing
 medication adherence. With a lower co-pay, consumers will be less likely to skip taking their mediation.
- Some say co-pay cards encourage the use of more expensive brand-name drugs over lower cost generics. Some patients, however, must take a brand-name drug for medical reasons and there may not be a generic drug available that contains the exact same active ingredient.

Co-pay cards CANNOT be used by people with <u>Medicare</u>, <u>Medicaid</u>, or other federal or state healthcare programs. The federal government is cracking down on the use of co-pay cards for Medicare part D drugs. There was a recent Special Advisory put out by the Office of Inspector General that "underscored that manufacturers are responsible to ensure that co-pay card coupons are not used by Medicare D beneficiaries."

Many mail order medication programs do not accept co-pay cards.

Drug discount cards are often available online. The cards may be offered and paid for by state governments, pharmaceutical companies, non-profit organizations, or large retail store chains. Discount cards work through participating pharmacies that agree to offer lower prices on a variety of medicines (both brand names and generics), similar to the prices provided to insurance companies or large employers.

Things to know about discount cards:

- Be careful about any cards that charge a fee up front to get access to the card. The fees could add up to more than the discount itself!
- When using a free card, it is still important to consider the cost of your medication. The generic version may be than the discounted brand medication covered by the card.
 - The card can be used if your insurance does not cover your medication, or if your deductible has not been met.

A few discount cards can be used with Medicare (especially if you fall within the Part D donut hole), but you should check the individual card since this is very program specific.

Who pays for these cost savings for you?

Pharmaceutical companies that make the drug often pay for the cost of co-pay card programs, because their brand-name drugs become more affordable for consumers. Participating pharmacies agree to offer consumers discount prices for the medications covered by a drug discount card. In return, participating pharmacies receive more customers when people can afford to fill their prescriptions and get more traffic through other areas of their stores.

Be on the lookout

Once again, watch for cards with fees. Generally, you should not have to pay for a co-pay or discount card. Most are available without any fee.

(Continue next page....)

Guard your personal information. Be careful about giving out any personal information to get a card. Never list your Social Security Number. Most companies ask if you would like to receive any additional information, offers, and advertisements, so be sure to decline if you aren't interested.

Learn more

These Web sites provide links to hundreds of assistance programs, including co-pay cards, drug discount cards, and coupons. Through these links to other Web sites, you can access co-pay and discount cards directly. Pharmaceutical companies also have sites for cost-saving programs or cards for their specific medicines. For many of these programs, there are no fees or registration costs for using the cards, but check carefully before you sign up.

Freecopay.com http://freecopay.com/

Offers links to co-pay cards, coupons, and other financial assistance for brand name prescriptions. Search the alphabetized database for your brand name medication and click to take you to the drug manufacturer's Web site to sign up for the assistance. These discounts are not available to those whose prescriptions are paid for by any state or federal program, including Medicare and Medicaid, and there are some state specific limitations.

Co-pay Cards from Pharmaceutical Manufacturers

Drug manufacturers offer specific co-pay assistance for a variety of medications, here are a few examples: Lipitor \$4 co-pay/prescription

- Crestor- \$18 co-pay/prescription
- Nexium- \$18 co-pay/prescription for up to 12 fills

NeedyMeds http://www.needymeds.org/

The site offers a free, downloadable prescription discount card to print and use at participating pharmacies as well as links to other discount programs and co-pay cards for both brand and generic medications. Search the alphabetized database for prescription assistance programs, links to co-pay cards, and disease specific assistance programs. Needymeds includes other services, such as locating free/low cost clinics, MRI/CAT scan discounts, scholarships, and links to Medicaid sites.

Familywize: Prescription Discount Card https://familywize.org/

Patients can access a discount card that can be used in over 60,000 pharmacies to lower the cost of prescription drugs. This card is free of charge and can be downloaded and printed. The card is also available electronically on a mobile phone. This site offers a user-friendly drug lookup table so you can begin to estimate your drug costs using the card.

Mobile Apps

Other prescription assistance programs

Here are more resources to assist with the cost of prescription drugs. Many pharmaceutical companies have patient assistance programs for those who cannot afford their medications and have no health insurance. Information is available at their websites by putting "patient assistance programs" or "patient support" into the search field at the site.

Partnership for Prescription Assistance https://www.pparx.org/

Programs around the country that help patients, caregivers, and prescribers access free or low-cost prescription drugs. This site links to a variety of services to help lower your co-payment for both prescriptions and other medical services.

Patient Access Network https://www.panfoundation.org/index.php/en/

Helps underinsured patients with co-payments for cancer or chronic disease medications.

Benefits CheckUp: Prescription Drug Assistance https://www.benefitscheckup.org/

National Council of Aging Web site that helps seniors with limited income and resources make the best decisions about the public and private programs that are available to help them save money on prescription drugs and other healthcare costs.

Consumer Reports Best Buy Drugs http://www.consumerreports.org/cro/health/prescription-drugs/best-buy-drugs/ index.htm

Consumers Union, the group that publishes Consumer Reports, evaluates the best drugs to treat certain conditions based on how well the drugs work, their safety, their side effects, and their cost. This information is also available in Spanish.

Medicare Extra Help https://www.ssa.gov/pubs/EN-05-10525.pdf

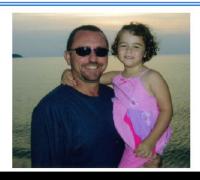
Some people with limited resources and income also are eligible for Extra Help to pay for the costs related to a Medicare prescription drug plan - - monthly premiums, annual deductibles, and prescription co-payments.

HelpRx.info https://www.helprx.info/discounts

<u>utm_campaign=newmedia&utm_medium=search&utm_source=MS&utm_term=online%</u>
20pharmacy&adid=956698319&matchtype=e&Network=%7bifContent:Content%7d%7bifSearch:Search%7d&SiteTarget=%7bplacement%7d

Provides pharmacy discounts based on negotiated prices at participating pharmacies. HelpRx.info is partnered with a pharmacy benefit provider to help make the information accessible by simply picking a pharmacy or searching for a drug. The search results will come up with the nearest pharmacies or the pharmacies with the best discounts. Patients may claim the discounts by either printing the coupon or sending it electronically to a mobile phone.

What's Happening



In Loving Memory of Jimmy LaRossa 09/29/60 - 04/10/12

2017 JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT

(Fundraiser for Marine Corps Wounded Warriors)

WHERE: GOLF CLUB AT BALLANTYNE

10000 Ballantyne Commons Parkway Charlotte, NC 28277 Phone: 866-248-4824 | 704-248-4383

WHEN: Monday, October 2, 2017 @ 9:00am (shot gun start)

7:30am Registration \$125/Player - \$500/Team Captain's Choice Continental Breakfast Catered luncheon & awards ceremony

CAPTAIN: Phone

EMAIL ADDRESS: PLAYER 2: Phone

EMAIL ADDRESS: Phone

EMAIL ADDRESS: Phone

EMAIL ADDRESS: Phone

EMAIL ADDRESS: Phone

ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT, PLEASE DETACH THIS FORM AND REMIT \$100.00 TO NYPD 10-13 Club of Charlotte, NC

137 Cross Center Dr Suite 150 Denver, NC 28037-5009

SPONSOR	EMAIL	PHONE_
Please indicate what you war	nt on your sponsor sign:	2
	For more information contact John	1 Sabato

What's Happening



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 hkatowitz@windstream.net

DAVE SCHULTHEIS VICE PRESIDENT th2142@aol.com

June 19, 2017

To whom it may concern,

The NYPD 10-13 Club of Charlotte, NC is an IRS not for profit 501 (c) (7) organization, Tax ID# 45-0557805, comprised of retired and active law enforcement officers, predominately from the NYPD.

Presently we have 360 members from fifty-one law enforcement agencies

One of the objectives of the Club is to encourage charitable activities among the membership.

On Monday, October 2, 2017 the Club is sponsoring the Fifth Annual Jimmy LaRossa Memorial Golf Tournament. Jimmy LaRossa, a member of our Club, was murdered on April 10, 2012.

The proceeds from last years tournament were used to purchase a Track Chair All Terrain Vehicle and trailer that was donated to a disabled veteran. This years proceeds will be donated to the Marine Corps Wounded Warriors.

In an effort to make this tournament a success we are soliciting businesses/organizations/individuals to sponsor a hole at the tournament, provide food/drink or to donate prizes that will be used for a raffle.

Any donations will be recognized in our monthly newsletter that is distributed to over 10,000 people nationwide, including over 1,000 people in the Charlotte metropolitan area. Hole sponsors will also have a sign identifying them, prominently displayed on the golf course.

We appreciate any help you can provide us.

Sincerely,

Harvy Katowitz

Harvey Katowitz President NYPD 10-13 Club of Charlotte, NC, Inc. 704-849-9234 http://www.charotte 10-13.com



What's Happening



COMRADESHIP//MENTORSHIP//ADVOCACY
AL460.ORG POST SINCE 1919

Fifth Annual Independence Day Military Ball

Thursday, July 6, 2017, 19:00 hours

Russo's On The Bay, 162-45 Cross Bay Boulevard, Howard Beach, NY 11414

Posthumously honoring Det. Steven McDonald, and honoring others

RSVP by Saturday, July 1, 2017 \$100 per person or table of 14 for \$1350

Tickets can be purchased online at www.AL460.org

Email membership@AL460.org

Phone (646) 801-8839

Formal military and civilian attire

50/50 raffles and fundraising

June 17, 2017 1830 KICKOFF
ANNUAL RUGBY
MATCH

BATTLE FOR



MCNAUGHTON - ENGELDRUN

RANDALLS ISLAND FIELD 10 1830 KICKOF CUP

PROCEEDS TO BENIFIT
PBA & DEA
WIDOWS AND CHILDRENS
FUND

Sgt. Keith A.

Sgt. Keith A. Ferguson 5K Run/Walk across the Brooklyn Bridge

August 06, 2017

Start time: 8:30AM

Brooklyn Bridge

Address: City Hall Park New York, NY



http://www.keithsrace.org/

Welcome to the 13th annual Sgt. Keith A. Ferguson 5K. Thanks, to all who have participated, and supported us the past 12 years. As a family we are beyond grateful.

This race is a celebration of Keith's life, and his service to the NYPD.

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 call 212-693-5960.

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-ou	t and detach form below and send with your depo	osit(s)
NATIONAL NYCPD 1	0-13 Organizations., Inc., September 17 - Septer	 mber 19, 2017
Name(s)	# of Adults	sChildren
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

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

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

Covered Bridges

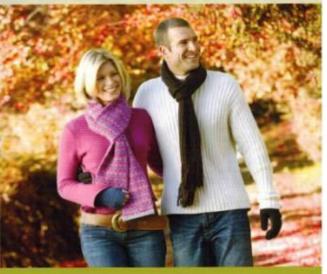
WHAT'S HAPPENING

VILLA ROMA... Your Four Season Getaway!









THE PERFECT PLACE FOR

Family Reunions Youth Outings Weddings Senior Bus Tours

Conferences Corporate Events Meetings

Golf Outings Special Events Ski Trips Vacation Ownership

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

Religious Retreats



800.533.6767 | Callicoon, NY | www.villaroma.com

THIS AND THAT



NYC Police Pension Fund Information Junes

PENSION ALERT

Notice to ADR retirees residing in Florida and South Carolina

The Police Pension Fund has been made aware of recent changes to property tax laws for members retired for Accident Disability living in Florida and South Carolina. You can find a link to a pension certification request form below. Please indicate in writing (on the form or attached to it) that this request is for property tax purposes. Once completed and notarized, you may forward the form to the Police Pension Fund's office, 233 Broadway 25th Floor New York, New York 10279 to the attention of Pension Payroll OR you may fax it to the contact number provided on the form. All requests sent to the Police Pension Fund MUST be notarized. Please be advised that the Police Pension Fund is prohibited from providing legal, financial, or tax advice. For a copy of a pension certification request form please click here: http://www.nyc.gov/html/nycppf/downloads/pdf/form_award_letter.pdf

Notice to retired members of Emergency Services Unit

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

World Trade Center Notice of Participation

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

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

To file a Notice of Participation, please download the form here: http://www.nyc.gov/html/nycppf/downloads/pdf/ wtc notice of participation 201609.pdf, complete the form and have your signature notarized. Notices must be received by the Fund by September 11, 2018. Please mail your completed Notice of Participation to the Police Pension Fund, to the attention of Calendar Prep, at 233 Broadway, 25th Floor, New York, New York 10279.

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

Notice to Members with pre-membership military service

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

York State Retirement and Social Security Law ("RSSL") §1000. Chapter 41 removes the specified periods of time, medal requirements, and theaters of operation in which military service would have to have been rendered for a service purchase. Prospectively, members need only have been honorably discharged from the military to be eligible to purchase pre-membership service credit pursuant to RSSL §1000. This law is not retroactive and does not permit retired members to purchase service credit. For further information, click here: http://www.nyc.gov/html/nycppf/html/legal_information/notice-to-members.shtml

NYPD Cancer Study

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

Tier 3 Shortages

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

THIS AND THAT



Pension Payroll Dates

Yearly Calendar

January 2017 - December 2017

January 2017						
S	M	Т	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

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

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

April 2017						
S	М	Т	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

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

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

July 2017							
S	М	Т	W	Th	F	Sa	
						1	
2	3	4	5	6	7	8	
9	10	11	12	13	14	15	
16	17	18	19	20	21	22	
23	24	25	26	27	28	29	
30	31						

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

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

October 2017						10
S	М	Т	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

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

December 2017							
S	M	T	W	Th	F	Sa	
					1	2	
3	4	5	6	7	8	9	
10	11	12	13	14	15	16	
17	18	19	20	21	22	23	
24	25	26	27	28	29	30	
31							

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

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 <u>BBB Scam Tracker</u> and the <u>FTC's Do Not Call List</u>. 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.



North Carolina Fraternal Order of Police 1500 Walnut St. Cary, North Carolina 27511

PRESS RELEASE

June 6, 2017

FOR IMMEDIATE RELEASE

Raleigh - - In an emergency meeting of its Executive Board, the State Lodge, Fraternal Order of Police voted on Monday, June 6th to actively oppose House Bill 746, entitled "Omnibus Gun Changes," which is slated for a floor vote in the North Carolina House later this week. Among other things, the bill would eliminate in most cases the requirement to obtain a permit to carry a concealed handgun. If passed, the bill would allow any person 18 years of age or older to carry a concealed handgun in any place the weapon could be carried openly.

The Fraternal Order of Police, the nation's oldest law enforcement association, with over 7,600 members in North Carolina, rarely takes a position on such bills but its leadership says this most recent bill goes too far. "It's about the safety of the public and of officers," said President Randy Hagler, a police chief and career officer, whose son is also a police officer. Currently, you must be 21 years old and have a background check before being issued a concealed handgun permit by a county sheriff. A person cannot have been convicted of certain crimes, be prohibited under federal law, be subject to a domestic violence protective order or have been treated for mental illness and be granted a permit. "Under the current law an officer knows a person with a permit has been vetted by the Sheriff of his or her county of residence. That tells an officer a lot," continued Hagler. "If this bill passes a person with any of these issues still cannot lawfully carry concealed, but it is almost impossible for an officer to find all of this out while sitting on the side of a road or standing on a sidewalk somewhere. It's just not workable."

The proposed bill has other troublesome issues, but allowing just anyone to carry concealed is the top concern of the Fraternal Order of Police.

For more information contact:

Randy Hagler, State President 1-800-628-8062

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

**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

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 antipension 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
NVC Pansion Wahsita: www.nvc	gov/html/nycnnf/homo

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

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



BENEVOLENT ASSOCIATIONS

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

 ${\bf Library\ of\ Congress-http://thomas.loc.gov/home/thomas.php}$

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



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

6 July 1929

Lieut. KENNEDY Transferred

Police Lieut. Joseph KENNEDY, who for a number of years was attached to the Stagg street station and was later transferred to the Atlantic avenue station, is doing duty at the Herbert street station now.

More Brighton Police

Capt. James H. FILLEN, in charge of the Coney Island police, has promised George GREEN, president of the Brighton Beach Chamber of Commerce, that he will assign additional patrolmen to curb existing nuisances at Brighton Beach.

7 July 1929

PATROLMAN'S SON ACQUITTED BY JURY

Daniel P. HANLON, 19, of 508 Monroe street, Cedarhurst, son of County Patrolman Michael P. HANLON, has been acquitted of driving while intoxicated by a jury before Justice NEU in the-Lynbrook court. A clash between two physicians over evidence of HANLON's alleged intoxication featured the trial. The jury deliberated twelve minutes.

Dr. E. K. HORTON of Rockville Centre testified he thought HANLON was intoxicated when he examined him in the South Nassau Communities Hospital. Defense Counsel Norman F. LENT of Lynbrook obtained admission from Dr. William S. HORTON [names as written in article] of Lynbrook, that a person suffering from fright might exhibit symptoms of alleged drunkenness such as HANLON exhibited.

POLICEMAN LOSES VERBAL BOUT ON WHALEN-MODEL UNIFORMS Throws Up Sponge After HIRSHFIELD's Hook on Spats

Magistrate David HIRSHFIELD, sitting in Adams street court, today relieved the tedium of his duties by engaging in a verbal tilt with an unidentified mounted policeman. It was a slow battle with Magistrate HIRSHFIELD forcing the action.

The first round opened with the magistrate dancing out of his corner at the sight of a handsome mounted cop standing about six feet two inches who had entered the court seeking information. Magistrate HIRSHFIELD led with, "Are you a Northwest mounted policeman?"

The cop ducked and answered, "no, your honor, I am a member of the New York City police force."

Judge HIRSHFIELD crowded in close and sent in a slam at the new WHALEN designed uniforms.

"What's that makeup you're wearing? It looks like that of a Northwest Mountie, but I suppose it's the new outfit designed by WHALEN and to be financed by charity?"

The cop was visibly disturbed and countered heavily with self-respect.

"No sir, if your honor please," he declared stoutly. "I bought and paid for this uniform my-self and I'm not looking for anyone to buy my clothes."

The sartorial critic shifted his attack to the cop's Sam Browne belt.

"That belt of yours is pretty nice." Magistrate HIRSHFIELD admitted, "but I don't believe you could draw your gun very fast."

The magistrate had grown careless and now was fighting the cop's kind of battle. As quick as a flash, the cop whipped out his gun and answered lightly,

"Oh, it's easy for me, Your Honor, I used to be a State Trooper."

Magistrate HIRSHFIELD appeared considerably shaken and sent over a verbal blow, started low, plainly meant to end the battle.

(Continued next page)

POLICE-MEN NEWScontinued

"Let's see," he asked, "have you got your spats on?"

This was too much for the cop. He left the arena in confusion.

Outside the courtroom the cop was asked his name. He replied, "Good night, I can't give you my name. I don't want to get into trouble with that guy."

12 July 1929

37 PROMOTIONS ANNOUNCED ON POLICE FORCE Eight Named Captains, 13 Lieutenants and 14 Sergeants

Police Commissioner Grover WHALEN has announced the promotion of eight lieutenants to be captains, thirteen sergeants as lieutenants and fourteen patrolmen as sergeants in the departments.

The men will officially receive their promotions at a ceremony late to-day in police head-quarters

Those promoted to the captaincy are:
James F. MOONEY, Greenwich street station
John L. LAGARENNE, West Thirtieth street
Francis J KEAR, East Fifth street
Joseph A. MURRAY, Fourth Division
Charles O. NELSON, East 104th street
Peter MCGUIRK, East Sixty-seventh street
Charles L. NEIDIG, Eleventh Division
Harry TAYLOR, Deputy Chief Inspectors office in Staten Island.

These men will receive salary increase of \$1,000 each, bring their pay to \$4,500 each year.

The sergeants promoted to lieutenancies, with a salary increase of \$500 a year, bring their income to \$3,500 are:
William A, MURTAGH, Traffic C
John R. HANKEN, Morrisiania
Alexander W. FRASER, Kingsbridge
Joseph REIT, Glendale Queens
Earl J. MAYO, Cannarsie
John A. GREEN, Wakefield
James J. DEVENY, Traffic A
Thomas BRADY, Prospect Park
George NEARY, Traffic E
William WEBER, Fourth avenue Brooklyn
August F. COOK, Astoria

The patrolmen promoted to the rank of sergeant with a salary increase of \$500 to \$3,000 yearly are:

John D. TRACY, Highbridge

Arthur WERTHEIM, Traffic F Edward LYNCH, Fourth avenue

Harold FINAN, Motorcycle Squad 2

Emil KOCHMAN, East 104th street detective

Emanuel ZWERLING, Highbridge

Michael SULLIVAN, chief inspector's office

Richard AUSTIN, Gates avenue

James F. BENNETT, chief inspector's office

Thomas J Henry, West Sixty-eighth street

Henry HOFFMAN, Mercer street

Rudolph A. MENTEN, Traffic division Manhattan

Thomas J. HENRY, Telegraph Bureau, Brooklyn

John J. MCCAMBY, Traffic F

Charles BAUER, Traffic Division Manhattan.

(Continued next page)

POLICE-MEN NEWS continued

The patrolmen promoted to the rank of sergeant with a salary increase of \$500 to \$3,000 yearly are:
John D. TRACY, Highbridge
Harold FINAN, Motorcycle Squad 2
Emil KOCHMAN, East 104th street detective
Emanuel ZWERLING, Highbridge
Michael SULLIVAN, chief inspector's office
Richard AUSTIN, Gates avenue
James F. BENNETT, chief inspector's office
Thomas J Henry, West Sixty-eighth street
Henry HOFFMAN, Mercer street
Rudolph A. MENTEN, Traffic division Manhattan
Thomas J. HENRY, Telegraph Bureau, Brooklyn
John J. MCCAMBY, Traffic F
Charles BAUER, Traffic Division Manhattan.

PATROLMAN TOUWSMA DISMISSED BY BOARD AT HEMPSTEAD TRIAL

Attorney Says His Client Will Fight Village Fathers' Verdict

After a trial which was labeled by the "star witness," as a "nut party," Patrolman Charles TOUWSMA was found guilty of misconduct and dismissed from the police force by the Hempstead village board, sitting as a police commission, last night.

In rendering the verdict of the village fathers, Mayor W. Taylor CHAMBERLIN stated that it was the unanimous opinion of the trustees that TOUWSMA was guilty and that he had shown himself unworthy to be a police officer.

John H. SHULTZE, attorney for the accused patrolman, moved for a stay of the judgment on the grounds that the board had no jurisdiction and that the trustees were prejudiced because TOUWSMA had haled them into court on a writ of certiorari relative to the trial held April 23 when he was demoted from the rank of sergeant. He also told the village trustees that another writ of certiorari would be sought to set aside the verdict of the village board last night.

22 July 1929

POLICE LIEUTENANT IS PROMOTED, DEMOTED, ADVANCED AGAIN IN DAY

Lieut. John L. FEELEY, of the Hempstead Police Department, was promoted, demoted and promoted again yesterday. When he came to work he

was a lieutenant. At 8 o'clock, when Chief Phineas A. Seaman left for Corland to attend the State Police Chiefs' convention, Lieut. FEELEY was made acting chief. However, at 4 o'clock it was discovered that the lieutenant on the desk had a day off, so Acting chief Feeley became Acting Lieutenant FEELEY. At midnight the lieutenant again changed roles, resigned as acting lieutenant and becoming acting chief again. He will keep this role for the remainder of the week.

PATROLMAN IS HURT ON ERRAND OF MERCY Joseph MCGOWAN Knocked Down by Automobile

Bound on an errand of mercy, Patrolman Joseph MCGOWAN, attached to Miller avenue station, was crossing Jamaica avenue at Euclid avenue, shortly before 8 A.M. to-day to aid an motorcyclist who had fallen from his machine, when he was knocked down by an automobile.

The auto was operated by Charles LEGINELLI, of 160 Somers street, and was being driven east on Jamaica avenue.

George HUCK, 32, of 8602 Eighty-ninth avenue, Queens, was the motorcyclist. He has a possible fracture of the leg and a sprained ankle. MCGOWAN has both hands and knees badly lacerated. An ambulance surgeon from Trinity Hospital aided both and they went home. Brooklyn Standard Union July 22, 1929 - News

POLICE-MEN NEWS continued

COP IS ACCUSED BY CONTRACTOR AFTER ATTACK Patrolman Burns Indicted for Assault on Hugh RILEY

Patrolman Charles BURNS, of the Thirty-first Precinct, Avenue U and East Fifteenth street, was arraigned to-day before County Judge George W. MARTIN on an indictment charging him with assault in the second degree. He was held in \$1,500 bail.

The charge against BURNS grows out of an alleged attack upon Hugh RILEY, a mason contractor, of 19 Lake avenue, on the evening of April 21, last, in the station house at Avenue U and East Fifteenth street. In the Magistrate HIRSHFIELD, RILEY's complaint against Patrolman BURNS was dismissed. RILEY then insisted upon submitting his complaint to the Grand Jury, with the result that the indictment charging assault has been returned against BURNS.

On the afternoon of April 21, last, Patrolman BURNS arrested RILEY and Edward CANGELY, of 5 Ebony street, who were in an automobile at the time. He charged that they were intoxicated. They denied they were intoxicated.

RILEY alleged that, while he was being led into a cell in the station house, BURNS struck him a violent blow in the face, knocking him to the ground and making him unconscious. RILEY said his first recollection after the blow was to awake to find his face being bathed and his eye swollen and discolored. Later RILEY was confined to the hospital for eleven days.

BURNS denies that at any time he struck RILEY. It has been admitted, however, that when RILEY was taken to the station house he had no mark on his face. It has not been denied that when he was released under bond his eye was discolored and swollen.

New York's Earliest

Law & Disorder By Bruce Chadwick Thomas Dunne, 368 pages, \$28.99

BY RICHARD SNOW

NEW YORK HAS always been an unruly town. But never more so, Bruce Chadwick argues in "Law & Disorder"-his study of the genesis of the city's modern police force-than in the first decades of the 19th century.

The terrible draft riots of 1863 still have a dim hold on the national memory, but there had been plenty of precedents. New Yorkers called 1834 "the riot year" because the city seethed with mob violence against churches, the Irish, blacks and abolitionists. Every election day came accompanied by a fracas. The indefatigable New York diarist George Templeton Strong wrote in 1844: "One can't look out of his window without the risk of being knocked down by some stray bullet or other that was intended for somebody else entirely, or fired on speculation without meaning anything against anybody in particular." Philip Hone, mayor and man about town, said that "on the slightest provocation, knives are brought out, dreadful wounds inflicted and sometimes horrid murder committed. The watchmen and police offiquency of these riots and the strength of the offenders."

Those watchmen were members of the New York constabulary, a relic of the old Dutch city. With little supervision and less pay, and armed only with nightsticks, they were not eager to put themselves at risk. As early as 1757 the New-York Gazette complained that they were a "parcel of idle, drinking, vigilant snorers, who never quelled any nocturnal tu-

Officers wore copper stars; the nickname 'star police' gave way to 'coppers,' which soon became 'cops.'

mult in their lives . . . but would, perhaps, be as willing to join in a burglary as any thief in Christendom." This last claim still held true 80 years later, when their role in solving burglaries was usually that of a fence: They made arrangements with the thieves to return property to its owner and split the reward with the miscreants.

People were scared. The supposedly indomitable Davy Crockett said after a brief visit to the city in 1835. "I thought I would rather risk myself in an Indian fight than venture

cers are intimidated by the fre- among those creatures after night."

The riots were the most visible sign of a seemingly eternal crime wave, but even residents not directly affected by them had a growing perception of lawlessness, a fear Mr. Chadwick traces in part to the new penny press. Previously newspapers had cost five cents and were relatively sedate. The publisher James Gordon Bennett changed that with



his Herald, founded in 1835; it sold for a single cent. Starting with a cascade of lubricious articles about the murder of a high-class prostitute named Helen Jewett, he went on to fill his pages with killings, thefts and other outrages.

So the pressure grew to establish an effective police force. In the 1830s, Mayor Cornelius Lawrence failed to establish a solid, paid organization, but he did form the nation's first detective unit-although its 92 members had no training whatever. Mayor William Havemeyer had better luck a decade later, shepherding the NYPD into life in 1845. It was Havemeyer who originated the phrase "New York's Finest."

"They may not have yet been New York's Finest," Mr. Chadwick admits, "but they were certainly New York's Toughest." One captain said that "there is no remedy for insulting language but personal chastisement." This elegantly turned phrase meant: Beat the hell out of anybody who gives you lip. They did and began to bring order to the city. Each man wore a copper star; at first citizens called them the "star police." which gave way to "coppers" and then, and forever, to "cops."

Much friction lay ahead, including an all-cop riot in 1857, when the New York Municipal Police Force and the Metropolitan Police, a creature suddenly foisted upon the city by the state legislature, failed to get along. But in time these molten alloys cooled into the professional organization we have today.

Mr. Chadwick is an enthusiastic researcher and offers perhaps a surfeit of descriptions about the squalor and splendor that lived cheek by jowl in the growing metropolis. There are also grating anachro-

nisms: He has robbers dynamiting safes and plundering cash registers during the 1850s, when neither the explosive nor the machine existed. Some passages required fuller explanation. Credulously quoting the memoir of a 19th-century police officer, Mr. Chadwick would have us believe that in the 1840s a high-spirited hooligan "lassoed [a watch house] with a stout rope, and with the aid of companions dragged it down Broadway, while the watchman inside velled loudly for help." Two paragraphs later, it turns out watch houses "were one-story, tworoom houses, 28' by 18', with two fireplaces and several windows." That's some feat of dragging.

Still, Mr. Chadwick has a tangy, colorful story to tell, and it was worth the price of admission for this New Yorker to learn about a small phenomenon I've noticed all my life and never before given a thought to. In the mid-1660s, a constable walking his beat at night carried a green lantern to identify himself and, between patrols, hung it outside his watch house. To this day, many New York City precinct houses have a green light glowing by the entrance.

Mr. Snow is the author, most recently, of "Iron Dawn: The Monitor, the Merrimack, and the Civil War Sea Battle That Changed History."



Membership Meeting Minutes June 13, 2017

President Harvey Katowitz called the meeting to order at 6:45pm with the Pledge of Allegiance. There were 52 members, 03 new members and 07 quests present.

This was followed by the invocation, and the reading of the names and circumstances of death of the 12 law enforcement officers who died in the line of duty since last month's membership meeting.

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

President: Harvey Katowitz

Vice President: Dave Schultheis - Excused Treasurer: Ben Pepitone - Excused

Secretary: Scott Hickey
Sgt. at Arms: Harry Dobson
Trustee: John Erker
Trustee: Bob Fee

Trustee: Brenda Jordan - Excused Trustee: Bernard Roe - Excused

Trustee: John Sabato Historian: Kevin Gribbon

Chaplain: Donald Sanchez - Excused

Introduction of Guest(s): Brianna Johnson daughter of Paul and Alexandria Johnson the winner of the Jim Houston Memorial Scholarship read her essay on "What it means to be an American.".

Review of May's Minutes: A motion to waive the review of the minutes was made by Sam Reiver and seconded by John Krohn. The motion passed.

Sickness & Distress:

- Paul Johnson is in CMC Pineville.
- Ed McGreal has small cell carcinoma throughout his body.

Communications & Bills:

- Denver Defense, 1417 Highway 16 in Denver NC. will be conducting an HR218, LEOSA class on July 16th from 11 am to 3 pm.
 Retired Officers will need 100 rounds of ammunition, a directional draw holster, and a flashlight. Cost of the class is \$50. They
 will have a notary on site. Cost for his service is \$5. Bring cash for him. Class is limited to 20 people, 6 signed up so far. Call the
 range at 704-489-1000.
- Due to the hard work of our National Org. there is now a simplified procedure for National NYCPD 10-13 chapter member retirees residing outside the five (5) boroughs of NYC and the 6 counties in which active members are permitted to live. to renew their ID cards via mail.

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

Id cards must be previously expired or expiring within 3-6 months of expiration date.

A completed PD form must accompany the card. The form will be in the July newsletter and the Club's website.

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

The national is authorized to deliver members cards to 1 p.p. And return same to the member. To ensure security in the transfer of cards to and from our members the following procedure must be adhered to:

- 1. Items must be sent to the national in a USPS flat rate priority mail envelope. You will receive a tracking number from post office. Do not request signature of recipient. The postage is \$6.65.
- 2. Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$6.65 made out to National NYCPD 10-13 Org. (to cover the cost of priority mail return of your new card).

(continued next page)

Address package to National Pres. Frank Martarella, 272 Durant Ave SI N.Y. 10306

Please allow for up to a 30 day turnaround time

 St Mathews Knights of Columbus has invited our members to their 25th anniversary picnic at the South Charlotte banquet Hall on June 25, 1:30pm. There will be no charge for our members..

Report of Officers

President:

- Dinner for July meeting will be hamburgers and hot dogs with trimmings.
- During this month's Board Meeting, a motion was made and approved to donate \$250 to NYPD Sgt. Hugh Barry who was arrested for shooting an EDP who was armed with a baseball bat.
- July Board Meeting Date Due to the Independence day Holiday the Board will next meet July 11th at 4pm.
- Date change for Sept. membership meeting Monday Sept 11th.
- Bob Fee who, will chair the 911 Memorial committee is looking for volunteers.

Vice President: Excused

Treasurer: In Ben's absence, Harvey gave the following report:

May 31, 2017

Beginning Balance \$29,697.77

Cleared Transactions

Checks and Payments -\$5,754.80
Deposits and Credits \$1,767.00

Total Cleared Transactions -\$3,987.80

Cleared Balance \$25,709.97

Secretary: Nothing to report

Trustees:

John Erker: Nothing report
Bob Fee: Nothing report
Brenda Jordan: Excused
Bernard Roe: Excused

John Sabato asked members to assist in getting hole sponsors and gifts/donation for the golf outing.

Sgt. at Arms: Nothing report

Historian: Nothing report

Committee Reports:

- Social: Our After Holiday Dinner party will be on Jan 20, 2018 at Tavern on the Lake, Sun City, Indian Land, SC.
- Membership: 351 members
- · Honor Guard: Nothing to report.
- Sunshine: Nothing report
- Jimmy LaRossa Memorial Golf Tournament: Oct. 2 at the Ballantyne Hotel.

Old Business: None

New Business:

Proposition for Membership.

- Asst Chief Mark Jones, San Diego PD.
- C.O. Darnice Jones, NYCDOC
- P.O. Norris Holmes, NYPD BXCS
- C.O. Derrick Holmes, Westchester DOC

A motion to accept the new members was made by Sam Reiver and seconded by Darcy Callahan. The motion passed.

Good of the Club: 50/50 of \$125 was won by Glen Galanos.

A motion to adjourn was made by Scott Hickey and seconded by Joe Kozlowski. The motion passed.

Respectfully submitted by Secretary Scott Hickey.

Next Meeting Tuesday July 11, 2017



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

LAST NAME



DAVE SCHULTHEIS VICE PRESIDENT

D/II



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

MEMBERSHIP APPLICATION

EIDET

LAST NAME			IVII
ADDRESS		CITY_	
STATE	ZIP CODE		MALE () FEMALE ()
HOME PHONE ()		CELL PHONE	()
BUSINESS PHONE ()		_ SPOUSE'S NA	ME
EMAIL ADDRESS			
BIRTH DATE	LAW ENFORCEM	ENT AGENCY	
TAX # APPOI	NTMENT DATE	RETIRE	MENT DATE
MODE OF RETIREMENT: S	ERVICE () ORDINARY	Y DISABILITY () AC	CIDENTAL DISABILITY ()
VESTED ()			
LAST COMMAND	LAST R	ANK HELD	
PREVIOUS COMMANDS _			
declare my desire for men membership fee and regula member in good standing.	arly subscribe my rene	ewal fee by the 1 st of	C, Inc. I will submit my f January each year to remain a etired Law Enforcement Officer.
SIGNED		DATED	
	Ob 1. B		4- 110 1

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

SUPPORT OUR SPONSORS



Straight Talk. Straight Results.

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

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





Skill Matters

704-821-8008 www.BracesPlusDental.com

WESLEY CHAPEL

SOUTHPARK

6400 Weddington Monroe Rd. / 84, Suite D

5940 Fairview Rd., Suite 103

10% discount to 10-13 Members and their families

The guy's from Brooklyn.

He knows what he's doing.

You'll be happy. 'Nuff said



Scott Boyar, CPA, PLLC. CERTIFIED PUBLIC ACCOUNTANT

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

Suite 122

Charlotte. NC 28209-3651

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

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





Dr. Steven R. Bauer

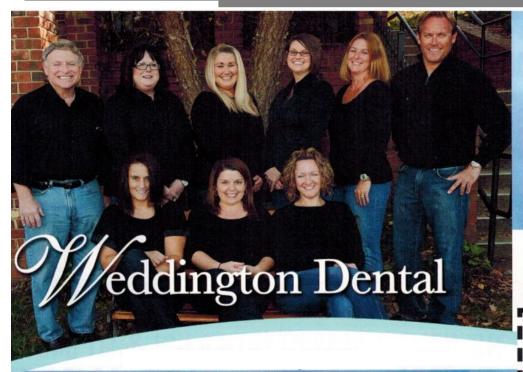
Board Certified Family Medicine & Osteopathic Medicine

> Sub Specialty Anti-Aging & Regenerative Medicine **Dr. Carlos Jorge**

15640 Don Lochman Lane, Suite A Charlotte, NC, 28277 Phone: 704 540 1640 Fax: 704 540 1639 ballantynemedical.com

GHI Participating Doctors

SUPPORT OUR SPONSORS



Christopher W. Wasulko

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

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

WHITENING SPECIA

Professional Tray Whitening

Established Patients Only. Expires 2/20/13

Retiring and Moving to North Carolina or South Carolina?



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

Associate Member Lodge 9 Fraternal Order of Police (I understand your needs) **MOST IMPORTANT** I'll have your back in all transactions!

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

Alan F. Willms

Personal Vacation Planner



ently Owned and Operated Affiliate of America's Vacation Center

Travel

Representative

355 County Rte. 62, New Hampton, NY 10958

TEL

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

WEB

WWW.AVOYATRAVEL.COM/EXPERT/ALANWILLMS

EMAIL | Alan. Willms@AvoyaTravel.com

Henry J. Dobson

914-261-4312

bigdog054@carolina.rr.com



NRA Certified Instructor

NC Concealed Carry Handgun Permit Instrutor

essons are Private & Confidential



SUPPORT OUR SPONSORS

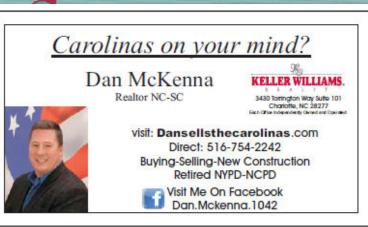




Transmissions • A/C • Oil Changes • Alignments

4127 South Blvd., Charlotte, NC 28209 704.522.9000 www.almarauto.com

50% off NC State Vehicle Inspections for 10-13 Club Members











Ruth Incandela

Cruise & Vacation Consultant

Mooresville, NC

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

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



"Helping Your Family Lead A Healthy Life"

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

Phone: 704.544.8881 Fax: 704.544.2882



Dr. Jeff Zitel www.zitelfamilychiropractic.com

Patronize Our Sponsors



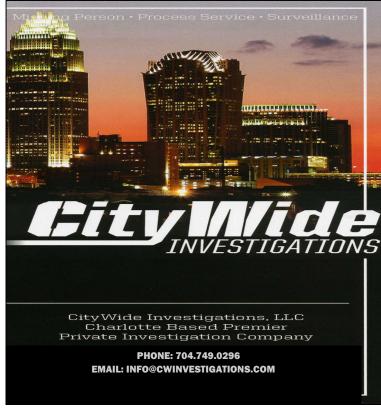
Spouse of 10-13 Club Member Rebate Programs Buyers/Sellers - 10-13 Members Only







BUYING A HOME. OFFERS ARE BASED UPON LENDER APPROVAL.





PYRAMID ELECTRIC SERVICE INC.

Full Service Electrical Contractor Serving North and South Carolina

704-666-1937

20% discount to Club members

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

pyramidelectricservice@gmail.com pyramidelectricservice.com



SCOTT HASSLER REALTOR®

516.965.9015 scott.hassler@cbcarolinas.com

COLDWELL BANKER 13

MLS

RESIDENTIAL BROKERAGE 2166 MANNA COURT ROCK HILL, SC 29730

www.coldwellbankerhomes.com

田倉

Looking to Buy or Sell in South Carolina?

Please give me a call!! Ret. NYPD Detective

52

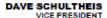


NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD SUITE 150 DENVER, NC 28037





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

Advertisement space is available in our newsletter.

Business Card \$75.00 per year Quarter Page \$150.00 per year Half Page \$300.00 per year

Full Page \$600.00 per year

ontact Name
elephone
mail
Business Name
address

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

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

704 849-9234

or

Email

hkatowitz@charlotte10-13.com

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