



NYPD 10-13 CLUB of Charlotte, NC Inc.

137 Cross Center Rd.
Suite 150
Denver, NC 28037



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



Club Officers

Volume 10 Issue 2



February 2018

PRESIDENT'S MESSAGE

PRESIDENT
HARVEY KATOWITZ
704-849-9234
hkatowitz@charlotte10-13.com

VICE PRESIDENT
Dave Schulthels
803-547-6211
DFSISS@aol.com

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

TREASURER
BEN PEPTONE
704-674-7000
peppy7200@gmail.com

SGT. at ARMS
HANK DOBSON
914-261-4312
bigdog054@carolina.rr.com

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

BRENDA JORDAN
516-852-3885
brenjordan5@aol.com

BERNARD ROE
704-241-8002
broehroe@aol.com

CHRIS RUSSO
347-886-2449
maddogcr@msn.com

JOHN SABATO
516-314-5326
woodboy@windstream.net

CHAPLAIN
DONALD SANCHEZ
704-654-2694
desanchez@carolina.rr.com

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

EDITOR
HARVEY KATOWITZ
704-849-9234
hkatowitz@windstream.net

Hi All,
A great time was had by all at our after holiday dinner party. As usual, the food was delicious, the music excellent and camaraderie wonderful.

Photos taken at the party can be seen at: <https://harveykatowitz.smugmug.com/2018-NYPD-10-13-Club-After-Holiday-Party/>

At our January membership meeting we had two guest speakers who provided us with information that may be beneficial to our members and their families. Both were recommended by club members.

Todd Engel, DDS, talked about the Engel Institute where he has taught a certified course centered around implantology and other surgical complexities to over 2,000 practicing dentists and about the Engel Dental Center, a surgical, general, and full service dental practice in Charlotte. (<http://www.engeldentalcenter.com/>)

Dr Engel said that due to the money he earns from the Engel Institute he is able to offer dental services at a discount.

Dr. Henry "Hank" Emery, Liberty Family Physicians, was scheduled to speak, but because of an illness, his wife April, who is his office manager, made the presentation.

In 2016 Dr. Emery applied to become a GHI participating provider, but was told that GHI was not accepting any more family physicians in the Charlotte area. Dr. Emery persevered and after numerous telephone calls and letters over many months, he became a GHI provider.

Liberty Family Physicians is an independent medical practice which allows them the freedom to do more for their patients than most Family Practices that are a part of the major health care conglomerates in the Charlotte area.

Due to the fact that they are not pressured to send patients to secondary offices, or specialists, they are able to manage and treat many issues in their office. Some of the on-site services they provide are lab work, x-rays, minor surgeries, women's health (to include gynecological care), setting and casting of broken bones and if they feel that they need to send a you to a specialist they are not mandated to only send you to a specialist within a specific medical system; They can refer you to the physician that they truly feel is the best qualified to treat your condition.

They are also not pressured to see a specific amount of patients each day, so they have the ability to spend time with their patients and they pledge same day appointments for pediatric patients (if you call before 4pm) and all adult patients within 24 hours for sick visits.

See page 4 for a list of all of their services.

(Continued next page)

**Our Next Membership Meeting Is
Tuesday February 13, at 6 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205**

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

PRESIDENTS MESSAGE

As we begin the second month of the new year, many members have still not remitted their 2018 dues. Article II, Section 1 of our by-laws state:

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

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

Please remember that in order for your family member to be eligible for one of the club's three college scholarships awarded each year, you have to be a member in good standing for 3 consecutive years. Being removed as a member will re-start the eligibility period.

It is time again to submit scholarship applications. They are due by April 7, (See Pages 14-16 for further information and application). Additionally, remember to submit an application for the National NYCPD 10-13 Org. scholarships. <http://nationalnycpd1013.org/scholarship.html>

The National NYCPD 10-13 Organization's 29th annual convention will be held on Sunday Sept. 23 - Tuesday Sept. 25 at Villa Roma Resort Hotel in Calicoon, NY. For further information see pages 19-21.

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**IMPORTANT INFORMATION:** A law went into effect in NYS on March 31, 2015 that many retirees are not aware of.

The law protects consumers from surprise bills when services are performed by a non-participating (out-of-network) doctor at a participating hospital or ambulatory surgical center in your HMO or insurer's network or when a participating doctor refers an insured to a non-participating provider. The new law also protects all consumers from bills for emergency services.

The following information explains what you need to know about these important new protections if: (1) you have coverage with an HMO or insurer subject to New York law; (2) you are uninsured or your employer or union provides self-insured coverage that is not subject to New York law; or (3) you are a health care provider.

## **Surprise Bills for Health Care Services (Financial Services Law Article 6)**

### **What You Need to Know To Protect Yourself From Surprise Bills If You Have HMO or Insurance Coverage Subject to NY Law (coverage that is not self-insured)**

#### **★ When You Receive Services From A Non-Participating Doctor At A Participating Hospital Or Ambulatory Surgical Center, the Bill You Receive For Those Services Will Be A Surprise Bill If:**

- A participating doctor was not available; or
- A non-participating doctor provided services without your knowledge; or
- Unforeseen medical circumstances arose at the time the health care services were provided.
- It will not be a surprise bill if you chose to receive services from a non-participating doctor instead of from an available participating doctor.

#### **★ IWhen You Are Referred By Your Participating Doctor To A Non-Participating Provider, the Bill You Receive For Those Services Will Be A Surprise Bill If you did not sign a written consent that you knew the services would be out-of-network and Would result in costs not covered by your health plan. A referral to a non-participating provider occurs when:**

- During the course of a visit with your participating doctor, a non-participating provider treats you; or
- Your participating doctor takes a specimen from you in the office (for example, blood) and sends it to a non-participating laboratory or pathologist; or
- For any other health care services when referrals are required under your plan.

#### **★ IProtect Yourself From A Surprise Bill. You will be protected from a surprise bill and you will only be responsible for your in-network copayment, coinsurance or deductible if you:**

- Sign Form.** Sign an **assignment of benefits form** to permit your provider to seek payment for the bill from your health plan; AND **Send Form & Bill.** Send the form to your health plan and provider and include a copy of the bill or bills you do not think you should pay.

Assigned benefits form: [http://www.dfs.ny.gov/insurance/health/OON\\_assignment\\_benefits\\_form.pdf](http://www.dfs.ny.gov/insurance/health/OON_assignment_benefits_form.pdf)

For further information go to <http://www.dfs.ny.gov/consumer/hprotection.htm>

# PRESIDENTS MESSAGE

I would like to thank all of our members who brought items from the list below to donate to the Fisher House. We will continue to collect donations at our monthly meeting throughout the year,



FISHER HOUSE

"The Fisher House Foundation is very generous and new Fisher Houses come fully furnished, but there are things the Foundation does not provide or which we need on an ongoing basis. In addition, while the Navy funds day-to-day operational costs, including utilities and salaries, each Fisher House is responsible for the on-going provision of comfort items, non-perishable foods, etc. through voluntary donations. Based on this, some of the items we are in need of include:

**\*\*\*Monetary donations\*\*\*** - These give us the flexibility to use your donation as a particular need arises and are extremely welcome. Checks can be made out to "**Camp Lejeune Fisher House (DON).**" Checks can be mailed to:

**Camp Lejeune Fisher House  
Attn: Fisher House Manager  
4 Recovery Way  
Camp Lejeune NC 28547**

**Grocery Store Gift Cards**-Commissary Vouchers, Food Lion, Piggly Wiggly

**Gift Cards:** Visa Gift Cards (can be used anywhere), K-Mart, Walmart, Target, Bed, Bath and Beyond

**Laundry Items**-Powder Laundry Detergent (for HE Machines), OxiClean Stain Remover (Liquid or Powder)

**Cleaning Supplies**- Kitchen Non Scratch Scrub Sponges, Comet Bathroom Cleaner Spray with Bleach, Lysol Disinfectant Wipes, Dawn Antibacterial Dish Detergent

**Paper Products**-Quilted Northern Toilet Paper, Select-A-Size Paper Towels

**Personal Items**- Personal Sized Hand Sanitizer, Makeup Remover Wipes, Toothbrushes, **Travel Sized:** Male/Female Deodorant, Shampoo, Conditioner, Male/Female Shaving Cream

**Entertainment**-DVDs, Restaurant Gift Cards, Movie Theater Tickets, Video Games

**Houseware Products** -Plastic Baggies (Pint, Quart & Gallon), Turkey Baster, Cooling Racks, Pizza Stones

**Kitchen Staples** -Ketchup, Mustard, Sea Salt, Peppercorns, Liquid Flavored Creamers, Shortening, Bottled Water, Tea, Mayonnaise/Miracle Whip, Keurig K-Cups - (Regular Medium Blend Coffee), Frozen Meals

**Emergency/First Aid Supplies** - Rechargeable Lanterns, Flashlights, Refill Items for First Aid Kits, Band-Aids

**Reading & Writing Materials** -New Magazine Subscriptions, Newspaper Subscriptions, Writing Paper, Pens, Pencils

**Miscellaneous** -HP 564 Black, Cyan, Magenta, and Yellow Printer Ink Cartridges, Water Hose and Hose Storage, 9V Batteries, AA Batteries, D Batteries

**Big-Ticket Items**- Wii Games and Accessories, Xbox 360 Games and Accessories, White Wooden Rocking Chairs, Men's and Women's Mountain Bikes with appropriate protective equipment (helmets, road vests, etc.), Blu-Ray Player with WiFi, Xbox Power Cord

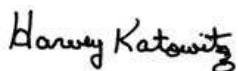
***Due to health and safety issues, we are only able to accept donation of new items.***

The guest speaker for this month's membership meeting is Ken Lacey, Veteran's Path Up, <https://veteranspathup.org/team/>

The guest speaker for next month's membership meeting will be club accountant Scott Boyar who will provide us with an overview of the new tax laws.

May the good Lord watch over and protect all of our law enforcement officers as they continue to battle those who wreak havoc in our country and all of our armed forces personnel who continue to battle terrorists throughout the world.

Fraternally,



Harvey Katowitz

## Liberty Family Physicians

### Some of our Services:

#### Tweens and Teens

We often have parents turn to us to help their kids bridge the gap into adulthood. Family Practice has an advantage over Pediatrics in that they will grow up with a firm relationship with their medical provider team, should they experience depression or any medical condition as a young adult.



**We see Newborn all the way up to Great-Grandma!**



**We pledge: Same day visits for our pediatric patients (if you call before 4pm), and all adults in within 24 hours for Sick Visits!**

#### Fluoroscopy / Joint Injections

Our procedure room has the newest technology in fluoroscopic imaging. We can assist with knee and joint pain, injury and treatment. We are also an authorized supplier for orthopedic supplies such as knee braces, etc.



#### We have a Sports Medicine / Orthopedics Medical Provider!

**Both X-Ray and Fluoroscopy machine are on-site!**

#### Are you Snoring? Is it Sleep Apnea?



We are one of the few practices in our region to offer AT-HOME Sleep Study. We guide you through how to do it and send you home with the equipment. Most insurance plans do cover this service!

**We have late appointments on Thursdays!**

**704-844-0505**

Call us for an appointment!



### What can we do for you today?

- Sports Medicine
- Orthopedic Care
- Weight Loss Management
- ADD/ADHD Treatment
- Sports/School Physicals
- Trigger Point Injections
- Joint Injections
- Custom Foot Orthodontics
- Wart/Mole/Cyst Removal
- Testosterone Testing
- Testosterone Treatment
- Women's Health
- Full GYN care
- X Ray Machine on Site
- I.V. Hydrotherapy
- Prostrate Screening/Care
- Minor Injuries/Suturing
- PT/INR testing in-office
- At-Home Sleep Study
- International Adoption
- Concussion
- Neurological Conditions
- EKG on site
- Take home EKG harness available
- Cancer Screening
- Full On-Site Lab
- Allergy Testing
- Immunotherapy
- Well Child Checks
- Ingrown Toe Nail Removal
- Hypertension
- Depression
- Diabetes
- High Cholesterol
- D.O.T. Exams
- Glaucoma tests
- Visual Field Testing and Retinal Imaging
- Immunizations for International Travel



**See our website at:**

**[www.LibertyFamilyPhysicians.com](http://www.LibertyFamilyPhysicians.com)**

**Call us for an appointment!**  
**704-844-0505**



They Must **Never** Be Forgotten

**BLUE  
LIVES  
MATTER!**

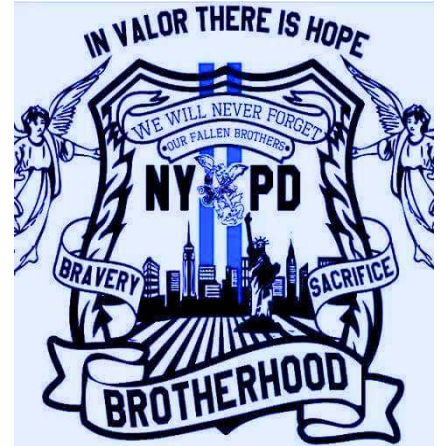


# They Must Never Be Forgotten



NY State Police Trooper Michael Anson died on Jan 2, 2018 as the result of cancer that he developed following his assignment to the search and recovery efforts at the World Trade Center site following the 9/11 Terrorist Attacks.

Trooper Anson had served with the New York State Police for 31 years and was assigned to Troop G. He is survived by his wife, three children, and brothers.



# REST IN PEACE



# YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

# They Must Never Be Forgotten

Since the start of 2018, at seven police officers across the U.S. have died while on duty.



**Lieutenant Christopher Robateau**, Jersey City Police Department was struck and killed by a vehicle while checking on the welfare of another driver who had been involved in an accident on the New Jersey Turnpike, near exit 14.

Lieutenant Robateau, who was in uniform on his way to work shortly after 6:30 am, had exited his vehicle and was walking toward the accident scene when another vehicle fatally struck him.

Lieutenant Robateau had served with the Jersey City Police Department for 23 years and was assigned to the East District.

He is survived by his wife and three children.

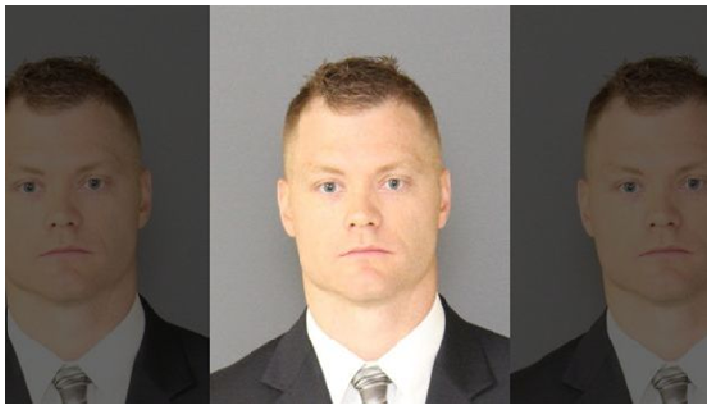


**Officer Chris Beaudion** died after his patrol car struck a tree.

Officer **Chris Beaudion**, 26, served in the Monroe Police Department in Louisiana. He suffered fatal injuries when his patrol car struck a tree on Jan. 7 around 3 a.m.

Shortly after his death, the News Star reported that Beaudion, who was on duty at the time of the accident, veered left and crossed two lanes of traffic before hitting the tree. He was later pronounced dead at the scene.

The officer, who is survived by his wife, two children and parents, was with the police department for 17 months before the crash, according to the Officer Down Memorial Page.



**Deputy Sheriff Daniel A. McCartney**, a Navy veteran, husband and a father to three sons, was fatally wounded while responding to a burglary on Jan. 7.

McCartney, 34, who worked for the Pierce County Sheriff's Office in Washington state, was the first officer on the scene.

McCartney was shot while chasing after the suspect on foot. The sheriff later died in the early hours of Jan. 8 at a nearby hospital.

One suspect was found dead at the scene and a second suspect was arrested the next day. A third suspect, who was in a getaway vehicle, was also charged.

McCartney served with the Pierce County Sheriff's Office for three years and had previously served with the Hoquiam Police Department for six years.



**Detective Michael Doty**, 37, succumbed to gunshot wounds sustained on January 16 while searching for a subject who had shot a York County Sheriff's canine handler earlier in the night.

Deputies had responded to a domestic disturbance and were searching for the suspect in a wooded area near his home. The man ambushed a canine officer who was attempting to locate him, wounding him. The subject also shot a law enforcement helicopter that was assisting with the search.

A SWAT team responded to the scene to continue searching for the man.

The man setup a second ambush, wounding Detective Doty and two other members of the SWAT team before being shot and wounded.

Detective Doty had served with the York County Sheriff's Office for 12 years.

# They Must Never Be Forgotten



**Deputy U.S. Marshal Christopher David Hill**, 45, a husband, father of two children and a U.S Army veteran, served with the United States Marshals Service for 11 years before he was shot and killed in Harrisburg, Pennsylvania.

Hill, along with Middle Pennsylvania Fugitive Task Force members, was attempting to arrest a woman at a home on Jan. 18 for reportedly making terror threats.

At the same time, a man inside the home opened fire on the task force. Hill was shot, as were two other task force officers, one of whom was still able to shoot and kill the gunman.

Hill was taken to a local hospital but later died from his wounds.



**Deputy Heath Gumm** of the Adams County Sheriff's Office in Colorado was shot and killed during a foot pursuit on January 24.

Deputies had responded to an assault in progress call at approximately 7:30 pm and became involved in the foot pursuit with one of the subjects. The man ran behind a house and as Deputy Gumm ran behind the house he was shot by the subject and struck in the chest.

The subject was apprehended and charged with murder of a peace officer and two additional counts of murder. A search continued for two additional subjects.

Deputy Gumm had served with the Adams County Sheriff's Office for four years. He is survived by his wife and family.



**Police Officer Glenn Doss, Jr.**, 25, succumbed to gunshot wound sustained four days earlier while responding to a domestic violence call at approximately 10:30 pm.

Before officers arrived on scene the male subject exited the home with a firearm. As Officer Doss and his partner arrived at the location the man opened fire on their patrol car, striking Officer Doss in the head. His partner transported him to Detroit Receiving Hospital where he underwent surgery.

The subject barricaded himself inside of the home for approximately four hours until being taken into custody when the SWAT team deployed chemical agents in the home.

Officer Doss passed away from his injuries on January 28th, 2018.

Officer Doss had served with the Detroit Police Department for two years. He is survived by his 9-month-old child, girlfriend, and parents. His father also serves as a police officer with the Detroit Police Department.





# JANUARY MEMBERSHIP MEETING

## Guest speakers - January Membership Meeting



L-R Todd Engel DDS, Club Pres. Harvey Katowitz, Corey Reynolds DDS



April Emery Office Manager Liberty Family Physicians



# AFTER HOLIDAY DINNER PARTY



# AFTER HOLIDAY DINNER PARTY

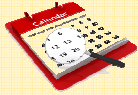


Individual photos from the party can be viewed at the following link:  
<https://harveykatowitz.smugmug.com/2018-NYPD-10-13-Club-After-Holiday-Party/>

# AFTER HOLIDAY DINNER PARTY



# MEMBERSHIP



## 2018 Monthly Meeting Dates

|               |              |              |
|---------------|--------------|--------------|
| Feb 13, 2018  | Jun 12, 2018 | Oct 9, 2018  |
| Mar 13, 2018  | Jul 10, 2018 | Nov 13, 2018 |
| Apr. 10, 2018 | Aug 14, 2018 | Dec 11, 2018 |



**Richard Perry Ret. US Navy, father of Club member Ron Perry passed away on January 17 in Ft. Indian Town Gap, PA**



The following members joined our Club in January

Ret. NYPD P.O. Micheal Matthews - 107 Pct.

Pineville, NC P.O. Steven Luisa



We presently have 401 members, 274 from the NYPD and the remainder from 67 other law enforcement agencies.

## SICK DESK UPDATE

**Paul Johnson** is in Mercy Hospital.

**Lucius McMillon** is recuperating from shoulder surgery.

**Tracy Jenkins'** dad had a stroke and is on life support.

**Erika D'Alessio** wife of Club Member **Dennis D'Alessio** and mother of Club member **Dennis D'Alessio, Jr.** is Recuperating from thyroid surgery.



## BIRTHDAYS



## FEBRUARY

|                       |      |
|-----------------------|------|
| Blihar, Stephen       | 2/4  |
| Roe, Bernard          | 2/4  |
| Mullings, Garth       | 2/5  |
| Roberti, Domenick     | 2/5  |
| Russo, Chris          | 2/5  |
| Valentini, Val        | 2/7  |
| Hargrove, Valerie     | 2/9  |
| Reep, Gregory         | 2/9  |
| Sokolski, Stephen     | 2/9  |
| Brienza, John         | 2/10 |
| Carlson, William      | 2/10 |
| Smith, Neil           | 2/10 |
| Ormond, Timothy       | 2/12 |
| Maxim, John           | 2/12 |
| Berg, Ben             | 2/13 |
| O'Brien, James,       | 2/14 |
| Knipper, Joe          | 2/15 |
| Barrett, Mike         | 2/16 |
| Dobson, Henry (Harry) | 2/17 |
| Kanterman, Ed         | 2/17 |
| McLaughlin, Danielle  | 2/18 |
| Arroyo, Angel         | 2/19 |
| Mullan, Sean          | 2/19 |
| Ferrante, Andrew,     | 2/20 |
| Incadella, Sal, Jr.   | 2/22 |
| Strain, Bill          | 2/22 |
| Brown, Derrick        | 2/25 |
| Williams, Frank       | 2/25 |
| Dabnis, Anthony       | 2/26 |
| Bernard, Karon        | 2/27 |
| Mangiapanella, Bart   | 2/27 |
| Ryan, Brendan         | 2/27 |
| Lewis, Wayne          | 2/28 |
| Pinello, Louie        | 2/28 |
| McIntyre, Kevin       | 2/29 |



**IF YOU HAVE NOT PAID YOUR 2018 DUES PLEASE DO SO NOW  
USING THE DUES RENEWAL FORM LOCATED AT  
[HTTP://WWW.CHARLOTTE10-13.COM/WP-CONTENT/UPLOADS/2017/09/  
NYPD-10-13-CLUB-OF-CHARLOTTE-DUES-RENEWAL-FORM](http://www.charlotte10-13.com/wp-content/uploads/2017/09/NYPD-10-13-Club-of-Charlotte-Dues-Renewal-Form)**

# MEMBERSHIP



## NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD  
SUITE 150  
DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

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

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

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

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

**Application must be received by April 7, 2018**



# MEMBERSHIP



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**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

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

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

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

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

**Application must be received by April 7, 2018**



# MEMBERSHIP



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**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

### College Scholarship Application 2018

Sponsor's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Applicant's Name: \_\_\_\_\_

Relationship to Sponsor: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

High School Attending: \_\_\_\_\_

College Attending: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Application must be received by April 7, 2017**







## NATIONAL NYCPD 10-13 ORG.

### NYPD ID CARD RENEWAL

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

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

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

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

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

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

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

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

Address package to:

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

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

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

### F.A.Q.

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

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

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

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

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

Yes, If you meet all the above conditions.

# NATIONAL NYCPD 10-13 ORG.

## NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

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

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

### RETIREE ID CARD RENEWAL APPLICATION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# NATIONAL NYCPD 10-13 ORG.

VILLA ROMA RESORT HOTEL  
356 VILLA ROMA ROAD  
CALLICOON, NEW YORK 126723  
1-800-727-8455

THE NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.  
29<sup>TH</sup> ANNUAL CONVENTION  
SUNDAY, SEPTEMBER 23-TUESDAY SEPTEMBER 25, 2018

### Your Rates Include

Fine Italian/American Cuisine, served in a private, 10-143 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 & dances 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 Treatment (fee)  
Morning/Afternoon Movies, fishing and More!  
See Villa Roma Information summary for all activities

### RATES & ACCOMODATIONS

#### WEEKEND PACKAGES RATES ARE PER PERON, PER NIGHT

Double Occupancy – standard rooms, \$166.00, single, \$235.65

Double Occupancy, 1 Bedroom Suite, \$183.40, single, \$261.00

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

Children: 11-17 yrs., \$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 required

Make Check payable to: Villa Roma Resort

Mail To:

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

For further information contact: Convention Chair, Frank Martarella or Co-Chair Tony Perrone  
1-518-945-1144

Friends & Relative Welcome

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

NATIONAL NYCPD 10-14 ORGANIZATIONS, INC., September 23-September 25, 2018

Name(s) \_\_\_\_\_ # of Adults \_\_\_\_\_ Children \_\_\_\_\_  
Address \_\_\_\_\_ Phone/Email \_\_\_\_\_  
City/State/Zip \_\_\_\_\_ Credit Card Name & No. \_\_\_\_\_

## INFORMATION SUMMARY



### ROOMS:

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

### DINING:

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

### SEASONAL DINING:

- The Beechwoods Restaurant
- Beechwood Grill
- Pool Grill

## SUMMARY OF ON-SITE AMENITIES & FACILITIES:

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

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

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

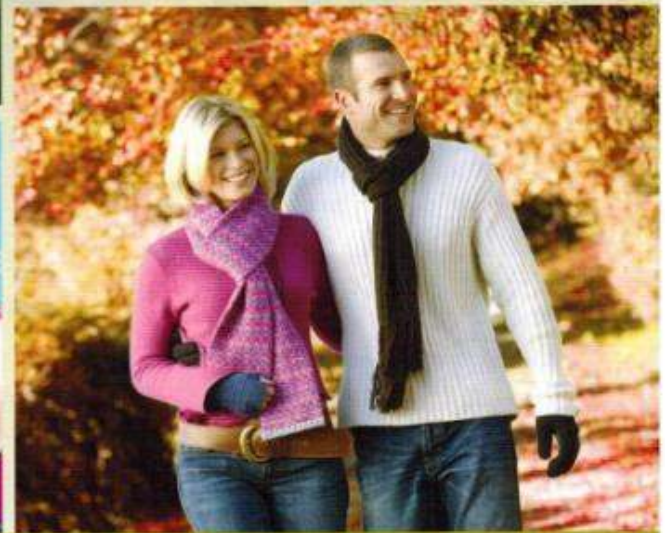
## SUMMARY OF NEARBY ATTRACTIONS:

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

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

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

## VILLA ROMA... YOUR FOUR SEASON GETAWAY!



### THE PERFECT PLACE FOR

*Family Reunions  
Youth Outings  
Weddings  
Senior Bus Tours*

*Conferences  
Corporate Events  
Meetings  
Religious Retreats*

*Golf Outings  
Special Events  
Ski Trips  
Vacation Ownership*

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

# VILLA ROMA

800.533.6767 | Callicoon, NY | [www.villaroma.com](http://www.villaroma.com)  

# TRUSTEE'S PAGE



When our Club was initially formed with 35 members it was easy for the President to respond to emails from our members. Now that we have over 375 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

| Geographical Area  | Trustee       | Tel. ( H )   | Tel. (C)       | Email Address                                                      |
|--------------------|---------------|--------------|----------------|--------------------------------------------------------------------|
| Catawba County     | Brenda Jordan | 704-588-0652 | 516-852-3885   | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Cabarrus County    | Brenda Jordan | 704-588-0652 | 516-852-3885   | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Gaston County      | Brenda Jordan | 704-588-0652 | 516-852-3885   | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Iredell County     | Bob Fee       | 704-919-1311 | 704-220-8400   | <a href="mailto:rtfvs@yahoo.com">rtfvs@yahoo.com</a>               |
| Lincoln County     | Brenda Jordan | 704-588-0652 | 516-852-3885   | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Mecklenburg County | Bernard Roe   | 704-595-3463 | 704-241-8002   | <a href="mailto:broehroe@aol.com">broehroe@aol.com</a>             |
| Rowan County       | Brenda Jordan | 704-588-0652 | 516-852-3885   | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Union County       | Chris Russo   | 704-256-7137 | 1-347-886-2449 | <a href="mailto:maddogcr@msn.com">maddogcr@msn.com</a>             |
| All other areas    | John Sabato   | 704-243-4807 | 516-314-5326   | <a href="mailto:woodboy@windstream.net">woodboy@windstream.net</a> |



Brenda Jordan



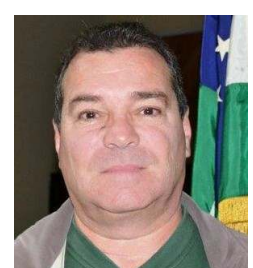
Bob Fee



Bernard Roe



John Sabato



Chris Russo



### NYPD CEA February Meeting

| Day / Date | Time | Location |
|------------|------|----------|
| TBA        | TBA  | TBA      |



### Orlando Vacation Discount

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

# Orlando Employee Discounts

Just click below in order to access your discounts!

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

In response to many questions from our active and retired members, the NY State Police has released a field guide reference on the New York Secure Ammunition and Firearms Enforcement Act of 2013 (SAFE ACT) [Click for the Safe Act Guide](#)

[http://www.nypdcea.org/pdfs/NYSP\\_Safe\\_Act\\_Field\\_Guide.pdf](http://www.nypdcea.org/pdfs/NYSP_Safe_Act_Field_Guide.pdf)

# LINE ORGANIZATIONS



## NOTICE OF CREDIBLE COVERAGE

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

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

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

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

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

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

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

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

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

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

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

Continued next page.....

# LINE ORGANIZATIONS



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.

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

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

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

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

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

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

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

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

### **SOC DEATH BENEFIT**

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

### **SURVIVOR'S HEALTH BENEFITS**

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

### [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.



# LINE ORGANIZATIONS



## AN OVERVIEW OF THE FUNDING ASSOCIATED WITH THE SOC/LBA PRESCRIPTION / DENTAL AND OPTICAL COVERAGE

Many of our members are understandably unfamiliar with the funding associated with the LBA providing prescription, dental and optical coverage to our members through the Superior Officers Council Health and Welfare (SOC). I would like to provide a basic explanation to our members so that they are more aware of how these benefits are financed and the fiscal limitations created by the empirical costs and needs affiliated with properly providing these services to our members and their families.

Each year, The City of New York allocates approximately \$1,640 per member (this includes the member and their dependents) to the LBA to provide prescription, dental and optical coverage to our members and their families. This amount is in line with the amounts allocated to the other City unions.

The LBA is comprised of a unique demographic. Some of our members are young enough to have many dependent children residing with them, while others are old enough that they themselves and their spouses are unfortunately beginning to need medication to address age related medical conditions. This demographic anomaly puts an inordinate strain on the fiscal resources allocated to the LBA SOC to provide fair and adequate coverage. It also puts the LBA and the SOC in a position where we must prioritize how the money provided by the City is assigned to each of the three benefits it is intended to provide. An inordinate amount of the money allocated to us from the City is earmarked for prescription medication. Prescription medication obviously has an immediate impact on preventing, controlling, and potentially curing illnesses.

Therefore, a majority of the funding (almost 80%) goes towards reducing our members' prescription medication costs. Even with this inordinate amount of funding going toward prescription costs, we have an additional onus to practice sound fiduciary prudence when it applies to some cost prohibitive medications. The SOC, in partnership with the LBA and CEA, have regular reviews with OptumRx, our pharmaceutical management company, to identify what medications (predominantly new to the market name brand medications) are so expensive that they may have an irreversible catastrophic financial strain on our prescription drug plan. We have a fiduciary responsibility to our overall membership, and this sometimes equates to the SOC Prescription plan not being capable of providing coverage to purchase some high-priced medications.

Fortunately, in many instances a generic version of the prescription need is available. Unfortunately, this sometimes results in the SOC plan not covering certain name brand medications, i.e. Theraflu, most name brand acne medications, and some preventative vaccines. After expenditures allocated to covering our members' prescription medication costs, we are left with approximately \$330 per member to provide adequate dental and optical coverage to our members and their families. With these remaining funds, we have continuously striven to provide our members with the optimal optical and dental coverage possible. We have enhanced the Retirees' optical benefit to now allow Retirees to receive an eye exam and glasses every year – as opposed to every two years. We attempted to establish a prolonged fee based dental enhancement program for both our Active and Retired members. However, due to heavy usage, predominantly connected to orthodontia cases, the program quickly became cost prohibitive.

Even with the additional financial responsibilities and restraints The Affordable Care Act thrust upon the SOC to adequately provide coverage to our members, the financial stewardship practiced by the co-chairs and trustees of the Superior Officers Council has resulted in our ability to reduce annual deductibles for our Retirees (from \$150 – \$50), maintain the annual fees to provide prescription coverage to Retiree's dependents, and abide to the dictates of the Affordable Care Act as they apply to our Active members (No annual caps). In addition, we have insured that a requisite amount of funding is maintained to sustain a healthy and robust fiscal reserve in our Health and Welfare plan to assure its viability in years to come.

I, along with the other members of the SOC, continue and will continue to identify approaches to provide all our members and their families with the best possible prescription, dental and optical coverage with the financial resources provided to us by the City. As a co-chair of the Superior Officers Council, a position I share with Roy Richter, I just wanted to share this information with our overall membership so that you are provided the information to know that what the City provides to us and how we allocate that funding to provide to the members and their families.

## Retired Lieutenants Association

New York City Police Department <http://www.nypdretlts.org/index.html>



The next NYPD Retired Lieutenants Association will be held at the Coral House 70 Milburn Ave, Baldwin, NY 11510 on Tuesday March 13, 2018 at 1200 hours.

The guest speaker at the last meeting was Lt. Georgianne Kraft, Northwell Queens World Trade Center (WTC) Clinic. Georgianne spoke about the importance of getting all who responded to the WTC area after the attacks on 9/11 to file a notice of participation with the following three agencies. Also any Lieutenants, family members and friends can call Georgianne with questions and concerns at [718 267 2429](tel:7182672429).

# LINE ORGANIZATIONS



(Excellent Video) Choices That Impact Your Life: An SBA Documentary <https://private.sbanypd.nyc/the-thin-blue-line-video-10/>

Dec. 21, 2017

## **ANOTHER SBA LEGISLATIVE PRIORITY HEADED TO THE WHITE HOUSE**

***Congress unanimously approves final passage of “Law Enforcement Mental Health and Wellness Act”***

Today President Ed Mullins of the Sergeants Benevolent Association of the New York City Police Department (SBA) applauded final passage in the U.S. Senate of H.R. 2228, the “Law Enforcement Mental Health and Wellness Act.” The bill now goes to the President to be signed into law—the 5th SBA legislative priority to be enacted in 2017.

H.R. 2228 will direct the U.S. Attorney General to work with the Departments of Defense and Veterans Affairs to identify mental health practices and services that could be adopted by law enforcement agencies and encourages the use of COPS grant funds for the development of peer mentoring pilot programs. It will also help to improve the effectiveness of crisis hotlines and resources to educate providers on evidence-based therapies for mental health issues common to federal, state, and local law enforcement officers. Finally, the bill will ensure that any recommendations, resources, or programs develop by the Justice Department fully protect the privacy of participating law enforcement officers.

“When it matters most out on the street, police officers know exactly what it means when they hear, ‘I’ve got your back,’” Mullins said. “But when it comes to coping with the stress and strain of the job or seeking support for issues such as post-traumatic stress, an officer’s backup is not always so clear. This legislation will help ensure that every law enforcement officer in America has access to the mental health and wellness resources they need when they need them most.”

Early in the year, the SBA engaged in a bipartisan fashion with the prime sponsors of the bill to fine tune the language. The SBA stressed the inclusion of privacy protections for law enforcement officers to ensure that those who seek assistance under the legislation would not face reprisals or adverse actions.

“There is no question that law enforcement is among the most physically, physiologically, and emotionally demanding professions in the United States today—as evidenced by the incidence of heart, lung, and hypertension disorders in those who have spent a career engaging in hazardous and stressful situations,” Mullins said. “While much has been done to aid those with physical conditions associated with law enforcement work, the same cannot be said for addressing the psychological and mental health needs of these brave men and women. That is why the ‘Law Enforcement Mental Health and Wellness Act’ is so important, and why I am extremely proud of the SBA’s efforts to move this bill through to final passage.”

President Mullins also expressed the SBA’s gratitude for the dedication and commitment of the following Members of Congress and their staffs to advance the measure: Bill sponsors Rep. Susan Brooks (R-IN), and Sens. Joe Donnelly (D-IN) and Todd Young (R-IN); House Judiciary Committee Chairman Bob Goodlatte (R-VA) and Crime Subcommittee Chairman James Sensenbrenner (R-WI); House Majority Leader Kevin McCarthy (R-CA); and Senate Judiciary Chairman Chuck Grassley (R-IA) and Ranking Member Dianne Feinstein (D-CA).

~~~~~  
Jan. 31, 2018

Yesterday was the first day of the trial for Sergeant Hugh Barry. I want to thank each of you who attended the trial. You have no idea what your support means to Sergeant Barry and he asked me to convey to everyone his heartfelt thanks to you as well. I also want to thank the Detectives Endowment Association, the Lieutenants Benevolent Association and the Captains Endowment Association for their support and attendance yesterday. They too are vulnerable to the political gamesmanship of our Police Commissioner and Mayor and they too realize

Yesterday was only the beginning and we need your continued support throughout this trial. We will be back in court tomorrow – Thursday, February 1st at 9am. Please attend and remember this could be you!

#WeAreBarry

Fraternally,

Ed Mullins

LINE ORGANIZATIONS



SBA Retiree Forms



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



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



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



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



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



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



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



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



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

Other Health Forms



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



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



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

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

LINE ORGANIZATIONS



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

DEA Contractual Raise of 2.5% Effective January 1, 2018

December 28, 2017

Our next raise of 2.5% took effect in the **January 12, 2018** paycheck.

On **December 17, 2018**, the final 3% raise takes effect.

The DEA's Uniform Allowance was paid in the **December 15th** paycheck. Members with 15 years or more of service will receive the new rate of \$1,500. Members with less than 15 years will remain at \$1,120 until they reach 15 years of service.

The Variable Supplement Fund was paid to retirees on Friday, **December 15th**.

The PBA filed for an impasse on August 16, 2017 for the next round of bargaining. PERB has appointed a mediator.

Help Create a Memory Book for the Tuozzolo Family

December 26, 2017

Kathy Vigiano, retired Police Officer and widow of Det. Joseph Vigiano, is making a "memory book" for the children of Sgt. Paul Tuozzolo, killed in the line of duty on November 4, 2016, when he responded to a call about a home invasion in The Bronx. Kathy made a book for her own children about their dad, and she wants to do the same for the little children of Tuozzolo. They were only age three and four when their dad was shot and killed last year.

Kathy is looking for letters, photos, personal memories (that can be written up in narrative form), or any other "memorabilia" that she can scan and fashion into a book.

Click on the following link to see a description of the Sgt. Paul Tuozzolo memory book project on the website of the Survivors of the Shield. You can contact Kathy per the information below:

Paulsstories43@gmail.com

or

Sergeants Benevolent Association

C/O Paul Capotosto, Tuozzolo stories

35 Worth Street

New York, NY 10013

<http://survivorsoftheshield.org/sos-book-program/>

DEA Jack Healy Memorial Scholarships

The DEA proudly conducts an Annual 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.

In 2017, the DEA awarded ten scholarships of \$5,000 each. Checks are sent directly to the schools to be credited to each winning student's account. Look for the 2018 application in the spring. Winners will be selected in a random drawing conducted at a DEA Fall venue (to be determined) in 2018.

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 (September) or Winter (January) semester;
- The Student Verification for children ages 19 – 23 for the Fall or Winter **must** be attached to an official application; **NO** bills or school schedules are 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).

Check the DEA website in spring of 2018 for the latest application form.

LINE ORGANIZATIONS



DETECTIVES' ENDOWMENT ASSOCIATION, INC.

POLICE DEPARTMENT • CITY OF NEW YORK

26 THOMAS STREET • NEW YORK, NEW YORK 10007

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

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

EMAIL info@nycdetectives.org

Dear Member,

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

The EPIC Hearing Service Plan gives you access to –

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

How it Works

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

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

Fraternally,

Michael J. Palladino
President

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

THE POLICE UNION REPRESENTING THE GREATEST DETECTIVES IN THE WORLD

AFFILIATIONS — NATIONAL ASSOCIATION OF POLICE ORGANIZATIONS (NAPO)
NEW YORK STATE ASSOCIATION OF PBA's



LINE ORGANIZATIONS



January Press Releases

Jan. 30, 2018 Statement of the PBA President opposing the acceleration of the body cam program

Huge Expenditure for Questionable Results

"It makes no sense to accelerate the program while there are so many unresolved issues regarding the use of body cams, including the very basic question of whether they actually produce a meaningful change in the interaction between police officers and civilians on the street. The largest, most rigorous study to date suggests they have no such effect. Meanwhile, jurisdictions across the country are confronting issues regarding due process, safety, and privacy of police officers and those who are the subject of captured footage, as well as a huge drain on municipal resources for unclear benefit. The NYC PBA has, in fact, filed suit against the NYPD and the City for the arbitrary and illegal release of body cam video. It would be much more prudent to slow the roll out down while these difficult legal and practical issues are resolved."

Jan. 11, 2018 PBA President on arrest of City Council Members at demonstration

"Our police officers protect New Yorkers' First Amendment right to peacefully demonstrate every single day. Unfortunately, some participants in today's demonstration intentionally escalated an already-tense situation, placing their fellow demonstrators and the police officers on the scene at greater risk. Our elected officials should know the difference between a peaceful protest and behavior that endangers public safety. Yet some of them have chosen repeatedly over the years to cross that line in order to raise their own profile. Now more than ever, we need leadership, not showmanship."

Jan. 11, 2018 PBA and widow oppose parole for police assassin

Convicted police assassin, Herman Bell, who recently spent time in punitive segregation unit for assaulting a NY State Corrections Officer, is once again eligible to plead his case for release before the parole board. PBA president Patrick J. Lynch vehemently opposes his parole and Diane Piagentini, the wife of one murdered officer, will offer her victim's impact statement opposing parole to the board via telephone on Friday.

"Herman Bell and his murdering colleagues laid in wait for any two police officer to respond to a phony call for help with the intent of murdering them. When PO Joseph Piagentini and Waverly Jones responded, they stepped up behind them and shot them killing PO Jones instantly. PO Piagentini was wounded on the ground and pleaded for his life telling his attackers that he had two young daughters to live for. Bell and his partners then emptied both officer's guns into PO Piagentini who died on his way to the hospital. That kind of evil cannot be rehabilitated. Had Bell been convicted of the same crime today, he would have been sentenced to life without the chance of parole which was not an option when he was convicted. Herman Bell, who also killed San Francisco police Sgt. John Young, continues to be a danger in prison and should never be released to threaten the good people of NYC again."

Those convicted of killing police officers before the law changed are eligible to seek parole every two years regardless of their behavior while incarcerated. This statutory rule forces the families of murdered police officers to relive the pain and suffering of their loved ones' death over and over just to remind the parole board of the damage caused by these callous, cold-blooded murders.

The NYC PBA's website, www.nycpba.org, has an app <http://www.nycpba.org/miscellaneous/copkillers.html> that allows anyone who wishes to oppose the parole of this, or any cop-killer, to send a letter directly to the parole board simply by clicking a few buttons.

Jan. 9, 2018 PBA President's statement on filing suit against the City for illegal and arbitrary release of police body cam video

"The basis of this suit is simple: we're suing to prevent the Mayor and the NYPD from arbitrarily and illegally releasing body camera footage. This footage has serious implications not only for the safety and due process rights of police officers, but for the privacy and rights of members of the public, as well. The Mayor and the NYPD have shown a reckless disregard for these concerns by circumventing the existing process set up by the State Legislature and selectively releasing portions of videos to suit their own interests. Nobody with a stake in these issues should be comfortable with this politicized, secret and unchecked process: not the district attorneys, not good government advocates, not the public, and certainly not police officers and their families whose personal safety is being placed at risk."

See *Petition*: <http://www.nycpba.org/releases/Petition.pdf> and *Memo of Law*: <http://www.nycpba.org/releases/memo-of-law.pdf>

LINE ORGANIZATIONS



KEEP COP-KILLERS IN JAIL

A Message from Patrick J. Lynch, PBA President

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

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

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

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

Retiree Fund Plan Description

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

Links to Police Line and Fraternal Organization websites



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



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



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



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



<http://nypdpea.com/>



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



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



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



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdstauben.org/>

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

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

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

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

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

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

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

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

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9/11 Treatment Referral Program

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

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

How does it work?

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

Your referral options depend on your needs, eligibility and how you were affected by 9/11. They include:

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

How do I know if I need care?

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

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

9/11 Treatment Referral Program: <http://www1.nyc.gov/site/911health/enrollees/9-11-treatment-referral-program.page>  
Enrollee Rights and Confidentiality: <http://www1.nyc.gov/site/911health/enrollees/enrollee-rights-and-confidentiality.page>

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

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

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



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

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

**January 10, 2018** -- *Luxora Leader* -- FDNY hero Joseph Stach Jr. of Valley Cottage remembered: Editorial

FDNY Lt. (Ret.) Joseph Stach Jr., cited for bravery so many times as a firefighter, known as a friend in his community and a hero to his family and to us all, has died.

<http://www.saratogian.com/general-news/20180105/services-set-for-state-trooper-who-died-from-9-11-related-illness>

**January 10, 2018** -- *WWLP* -- Protecting, helping 9/11 first responders

Asthma and cancer are just some of the conditions the CDC reports that 9/11 first responders are plagued with:

<http://wwlp.com/2018/01/10/protecting-helping-9-11-first-responders/>

**January 5, 2018** -- *Saratogian* -- Services set for state trooper who died from 9-11-related illness

The veteran New York state trooper who died this week after battling an illness related to his service after the Sept. 11, 2001, attacks on the World Trade Center will be laid to rest early next week.

<http://www.saratogian.com/general-news/20180105/services-set-for-state-trooper-who-died-from-9-11-related-illness>

**January 5, 2018** -- *timesunion* -- Fallen trooper, Colonie native a 'dedicated family man'

Michael J. Anson, who died Tuesday, died of 9/11-related illness

<https://www.timesunion.com/news/article/Services-announced-for-local-trooper-who-died-12474582.php>

**January 3, 2018** -- *HVNN* -- Maloney Asks CDC to Bring 9/11 First Responder Clinical Center to Hudson Valley

Representative Sean Patrick Maloney (NY-18) has requested that the National Institute of Occupational Safety and Health (NIOSH), part of the Centers for Disease Control and Prevention (CDC), allow Mount Sinai Health System to establish a clinical care center...

<http://hudsonvalleynewsnetwork.com/2018/01/03/maloney-asks-cdc-bring-9-11-first-responder-clinical-center-hudson-valley/>

**January 2, 2018** -- *timesunion* -- **Local trooper dies from disease linked to 9/11**

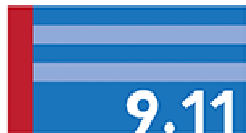
Trooper Michael J. Anson, who died Tuesday, worked on recovery efforts after the terror attacks

<https://www.timesunion.com/news/article/Local-trooper-dies-from-disease-linked-to-fumes-12467125.php>

**December 29, 2017** -- *Healio* -- **Genetics linked to PTSD in World Trade Center responders**

Researchers identified a novel polygenic expression aggregate among World Trade Center responders with PTSD, but not in control responders without PTSD.

Monitoring and Treatment



## World Trade Center Health Program

WTC Health Program

911 Health Watch Inc.: <http://www.911healthwatch.org/>

If you want to become a member of 911 Health Watch: <https://www.cdc.gov/wtc/index.html>

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

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

Program Materials: <https://www.cdc.gov/wtc/materials.html>

Outreach Materials: <https://www.cdc.gov/wtc/print-materials.html>

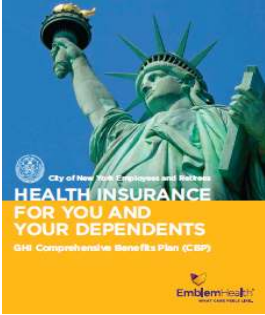
Member Handbook: <https://www.cdc.gov/wtc/handbook.html>

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

Covered Conditions: <https://www.cdc.gov/wtc/conditions.html>

September 11th Victim Compensation Fund: <https://www.vcf.gov/index.html>

# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

## SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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

# What's Happening



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

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

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

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

## Getting an N.C. REAL ID

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

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

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

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

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

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

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

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

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

## REAL ID

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

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

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

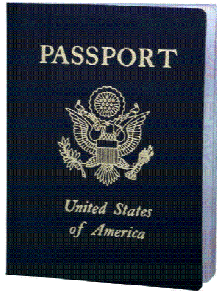
To provide proof of your residency when applying for an N.C. REAL ID driver license or ID card, present **two** of these documents:

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

# What's Happening

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

By Shannon McMahon



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

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

### U.S. Passport Changes

#### You Should Renew Your Passport Now

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

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

#### REAL ID Changes Aren't Helping

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

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

#### Expect New Security Features

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

#### Double Check Children's Passports

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

#### How to Renew Your Passport

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

Early in 1988, New York City, like many other cities was in the midst of a drug war that seemed out of control. Civilians who stood in the way of drug dealers were verbally threatened, physically attacked or even killed. There seemed no way to unite the public and police and reverse this drug problem. This would all change on February 26th, 1988.

In the early morning hours Rookie Police Officer Edward Byrne, newly assigned to the 103rd Precinct, was sitting in an RMP on the corner of 107th Avenue and Inwood Street. He was there guarding the house of a family who had defied the drug dealers and agreed to testify against them. At approximately 3:30 a.m., four armed men crept up on both sides of Officer Byrne's RMP. One of the suspects knocked on the passenger window to distract him as the second suspect ran up to the driver's side window. Without uttering a word, he opened fire into the car striking Officer Byrne in the head 5 times. Two additional suspects served as lookouts. All 4 men fled the scene, but 6 days later were captured and eventually sentenced to 25 years to life. The four suspects were members of a gang who were instructed to kill a police officer. Prosecutors have charged that the officer's execution was ordered by jailed drug kingpin Howard Mason.

Officer Byrne was rushed to Mary Immaculate Hospital where he died of his wounds. He was 22 years old.

## 30TH ANNIVERSARY

# Memorial Mass FOR PO EDWARD BYRNE (103RD PRECINCT)

Date: Wednesday, February 21, 2018

Time: 1000 hours

Location: St. Patrick's Cathedral  
5th Avenue between 50th/51st Streets  
New York, NY 10022



# NYPD

**FOP-AUXILIARY PRESENTS...**

# **POKER NIGHT**

## **FUNDRAISER**

**Sat . Febuary 24- \$20**

FOP lodge Doors open  
at 6 game starts at 7 !

1201 Hawthorne Ln.

pre-registration preferred  
\*seating limited so save your  
place NOW!!

To register e-mail  
[AnniePN3@aol.com](mailto:AnniePN3@aol.com)  
or  
call Lodge 704-376-3838



# BRONX DETECTIVES

St. Patrick's Day Luncheon  
Tuesday, March 13, 2018  
12:00PM–4:00PM

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

**ALL RANKS AND ALL BOROS WELCOME**  
**PLEASE RSVP**

## CONTACTS

*Frank McDonagh*  
[fmcdonagh55@gmail.com](mailto:fmcdonagh55@gmail.com)  
(H) 845-735-2043  
(C) 914-953-2609

*John Hennessy*  
[h16008@aol.com](mailto:h16008@aol.com)  
(H) 845-356-6742  
(C) 845-596-3857

*John Dillon*  
[capdbbx@aol.com](mailto:capdbbx@aol.com)  
(H) 845-735-5820  
(C) 914-522-0403



# What's Happening



## 2<sup>ND</sup> ANNUAL ARCHANGEL AWARDS GALA

APRIL 7TH, 2018

CAPITALE NYC  
130 BOWERY

7PM

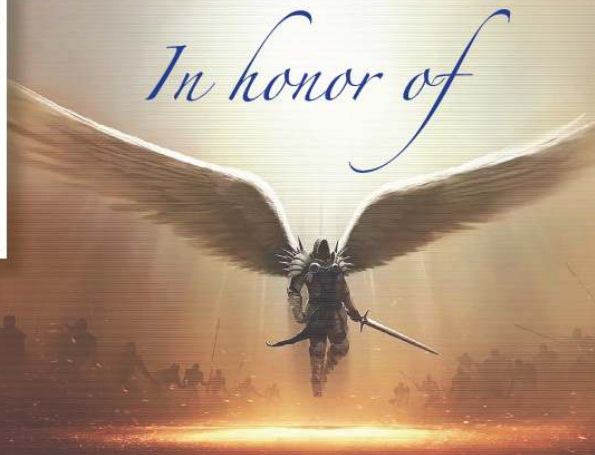


DETECTIVE  
STEVEN  
MCDONALD



DETECTIVE  
MIOSOTIS  
FAMILIA

*In honor of*



**Tickets available at the following link:**

<https://bluelivesmatternyc.org/products/2nd-annual-archangel-gala>

**\$200 PER TICKET**

**Sponsorship opportunities available**

Bluelivesmatternyc has set aside a block of rooms at a special group rate at the Hotel on Rivington in lower Manhattan. Simply mention code: Heroes Gala.



 **BLACK TIE** 

# THIS AND THAT



## COMPLIMENTARY TICKETS FOR ONE WORLD OBSERVATORY 9/11 Family Members, 9/11 First Responders & Recovery Workers

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

### How may I reserve complimentary tickets?

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

### Who may participate?

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

### How many tickets are available?

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

### Identification Required

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

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

### Cancellation

Tickets may not be cancelled, transferred or exchanged.

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

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

**NO FIREARMS PERMITTED ON SITE**



### **Governor's Budget Proposes NYSHIP Medicare Reimbursement Cuts**

In the 2018 Executive Budget, Governor Cuomo proposed two changes which would impact retirees participating in the New York State Health Insurance Plan (NYSHIP).

These proposals are:

- Cap the Medicare reimbursement rate at the current level of \$134 per month. Current statute requires NYSHIP to reimburse the "premium charge", without specifying the dollar amount, which increases over time. This proposal changes the language to state that only the "standard Medicare premium" would be reimbursed, but capped at \$134 a month.
- Eliminate the Income Related Monthly Adjustment Amount (IRMAA) which is paid to retirees who have an adjusted gross income above \$85,000 (single filing status). This change would relate to amounts incurred after January, 1 2018.

RPEA has successfully opposed similar proposals in previous years, and we will be working with the legislature to stress our position that cuts in retiree health benefits are not an acceptable option in efforts to balance the budget. Retirees spent an entire career to earn these benefits, and most certainly have not caused the state to incur a deficit.



### **RPEA Member Benefits Spotlight VSP VISION CARE & TRU HEARING (A VSP EXTRA)**

VSP Vision Care-VSP is the leading not for profit vision care company. RPEA members will get the best value and the lowest out-of-pocket cost. Savings are built into the RPEA plan, like: Eye exams from the eye care provider of your choice, Prescription glasses and sunglasses, Lens enhancements like anti-reflective coating, Transition lenses and progressive lenses, contact lenses and your fitting and evaluation exam, laser vision correction. VSP also offers an Exclusive Member Extra — Hearing Aids from TruHearing.

Contact: Worksite Benefits: 518-326-3939

# THIS AND THAT



## NYC Police Pension Fund Information

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.

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

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

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

### **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.

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

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

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

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

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

### **NYPD Cancer Study**

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### **I. PREPARATIONS BEFOREHAND**

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

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

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

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

- Police Officers - Patrolmen's Benevolent Association (PBA) at  [\(212\) 233-5531](tel:(212)233-5531)
  - Detectives - Detectives' Endowment Association (DEA) at  [\(212\) 587-9120](tel:(212)587-9120)
  - Sergeants - Sergeant's Benevolent Association (SBA) at  [\(212\) 431-6555](tel:(212)431-6555)
  - Lieutenants and above - Superior Officers Council (SOC) at  [\(212\) 964-7500](tel:(212)964-7500)
2. Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006  [\(212\) 513-0470](tel:(212)513-0470).
  3. Contact the NYPD Operations Unit located at One Police Plaza at  [\(646\) 610-5580](tel:(646)610-5580), for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.
  4. Contact Social Security:  [\(800\) 772-1213](tel:(800)772-1213) (Funeral Director will usually do this for you).
  5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

## **PAID FUNERAL BILLS:**

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

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## **COBRA INFO FOR SURVIVING SPOUSE**

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

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

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

# THIS AND THAT

## Pistol Permit Recertification

Changes to New York State firearms law (NYSafe Act of 2013) require pistol permit holders to recertify their permit every five years.

**If you have a pistol permit in NYS**, you are required to confirm certain information such as your name, the current address of your residence, your date of birth, and a list of all pistols and revolvers you currently possess.

This does **NOT** apply to permit holders in New York City, Nassau County, Suffolk County, and Westchester County. If you currently have a New York City, Nassau County, Suffolk County or Westchester County permit, you must follow the requirements that are in place in your county, rather than use the New York State recertification system.

If your license was issued before January 15, 2013, you must recertify now. **The deadline for recertification is January 31, 2018.**

If your license was issued on or after January 15, 2013, the deadline to recertify is five years after the date the license was issued.

NC Firearms Laws - <http://www.ncdoj.gov/getdoc/32344299-a2a7-4ae5-99fd-9018262f64ac/NC-Firearms-gun-Laws.aspx>

NC Gun Laws To Know - <https://www.gunstocarry.com/gun-laws-state/north-carolina-gun-laws/>



HR 218 classes are conducted monthly, except in December at Denver Defense 1417 Highway 16 in Denver NC.

Class cost is \$50.

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

The next class is Sunday, February 18.

Call the range at 704-489-1000 to reserve your spot or register on-line at :  
<https://www.denverdefenseusa.com/training-and-classes>



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

## Tax Tidbit:

### Retirees May Deduct Cost of Benefits

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

Distributions used to pay premiums for a spouse and dependent children are also excludable.

This exclusion can be made if the amount paid for the premium would have otherwise been included in your income **and is deducted directly from your pension allowance**.

**What this means for retired NYPD officers is that the cost of the City's optional benefit rider may be excluded from the total amount of your pension reported annually.**

The maximum amount allowed by the PPA to be excluded is \$3,000; however the amount excluded may not exceed the actual amount paid.

To claim this benefit, you must reduce the taxable benefit on line 16B of the 1040 by the amount of the exclusion and write "PSO" on the line for "public safety officer."

The exclusion will not be reported on 1099 forms issued by the City, so any retiree who claims the benefit has a responsibility to report it to the IRS.

Accordingly, pensioners who retired on ADR (accidental disability retirement) are not eligible for this exclusion because at this time their pension is not taxed. This information is provided as a courtesy to Police Pension Fund members and is based on the Fund's current understanding of the law, but does not constitute tax advice and should not replace the advice of a qualified tax professional.

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

**No other documentation will be provided by the Pension Fund. Please contact Marie Elena Brusco @ 212-693-6058** for questions regarding this matter.

# THIS AND THAT

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

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



## Thinking of retiring?

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

### Some things to consider

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

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

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

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

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

### What is the best option for you?

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

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

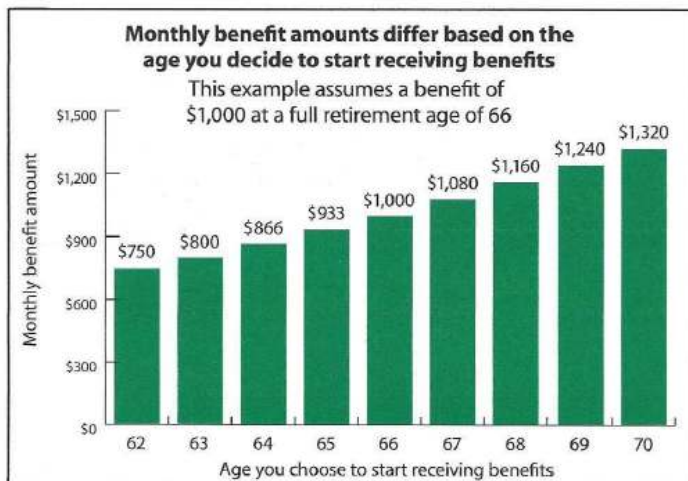
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

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

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





## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

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

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

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

## Other useful websites

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

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

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

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

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

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

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

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



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

# THIS AND THAT

## These Tax Credits Can Mean a Refund for Individual Taxpayers

Taxpayers who are not required to file a tax return may want to do so. They might be eligible for a tax refund and don't even know it. Some taxpayers might qualify for a tax credit that can result in money in their pocket. Taxpayers need to file a 2017 tax return to claim these credits.

Here is information about four tax credits that can mean a refund for eligible taxpayers:

**Earned Income Tax Credit.** A taxpayer who worked and earned less than \$53,930 last year could receive the EITC as a tax refund. They must qualify for the credit, and may do so with or without a qualifying child. They may be eligible for up to \$6,318. Taxpayers can use the 2017 [EITC Assistant tool](#) to find out if they qualify.

**Premium Tax Credit.** Taxpayers who chose to have advance payments of the premium tax credit sent directly to their insurer during 2017 must file a federal tax return to reconcile any advance payments with the allowable premium tax credit. In addition, taxpayers who enrolled in health insurance through the Health Insurance Marketplace in 2017 and did not receive the benefit of advance credit payments may be eligible to claim the premium tax credit when they file. They can use the [Interactive Tax Assistant](#) to see if they qualify for this credit.

**Additional Child Tax Credit.** If a taxpayer has at least one child that qualifies for the [Child Tax Credit](#), they might be eligible for the ACTC. This credit is for certain individuals who get less than the full amount of the child tax credit.

**American Opportunity Tax Credit.** To claim the [AOTC](#), the taxpayer, their spouse or their dependent must have been a student who was enrolled at least half time for one academic period. The credit is available for four years of post-secondary education. It can be worth up to \$2,500 per eligible student. Even if the taxpayer doesn't owe any taxes, they may still qualify. They are required to have [Form 1098-T](#), Tuition Statement, to be eligible for an education benefit. Students receive this form from the school they attended. There are exceptions for some students. Taxpayers should complete [Form 8863](#), Education Credits, and file it with their tax return.

By law, the IRS is required to hold EITC and Additional Child Tax Credit refunds until mid-February — even the portion not associated with the EITC or ACTC. The IRS expects the earliest of these refunds to be available in taxpayer bank accounts or debit cards starting February 27, 2018, if these taxpayers choose direct deposit and there are no other issues with their tax return.

Instructions for Forms [1040](#), [1040A](#) or [1040EZ](#) list income tax filing requirements. Taxpayers can also use the [Interactive Tax Assistant tool](#) on IRS.gov to answer many tax questions. They should look for "Do I need to file a return?" under general topics.

This tax tip covers information for tax year 2017 and is not affected by the Tax Cuts and Jobs Act of 2017. Most of the changes in this legislation take effect in 2018 and will affect the tax returns filed in 2019.

### More Information:

#### Earned Income Credit:

<https://www.irs.gov/forms-pubs/about-publication-596>

#### (Form 1040A or 1040), Child Tax Credit:

<https://www.irs.gov/forms-pubs/about-schedule-8812-form-1040>

#### Child Tax Credit:

<https://www.irs.gov/forms-pubs/about-publication-972>

#### Tax Benefits for Education:

<https://www.irs.gov/forms-pubs/about-publication-970>

#### Education Credits:

<https://www.irs.gov/credits-deductions/individuals/education-credits-aotc-llc>

## Important Telephone Numbers

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

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

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



# THIS AND THAT

## BENEVOLENT ASSOCIATIONS

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



## NEW YORK POLICE RELATED SITES

NYCPD - <http://www.nyc.gov/html/nypd/html/home/home.shtml>  
NYPD Retirees Home Page- <http://www.nypd2.org/retirement/home.html>  
National Police Support Network - <http://www.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](http://www.nyc.gov/html/nycppf/html/retirement_services/death.shtml)  
Medicare Reimbursement - <http://www.nyc.gov/html/olr/downloads/pdf/healthb/irmaa.pdf>  
NY Cop on Line Magazine - <http://www.nycop.com/>  
The NYC Police Memorial - <http://nypd.police-memorial.com>  
NYPD Angels - <http://www.nypdangels.com/index.php>  
NYPD Memorial - <http://www.nyc.gov/html/nypd/html/home/memorial.shtml>

## OTHER POLICE RELATED SITES

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

## GOVERNMENT

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

## VETERANS SITES

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

## MILITARY SITES

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

# NOSTALGIA

## POLICEMEN NEWS

Transfers-Appointments  
News pertaining to those in blue

FEBRUARY 1909

2 February 1909

Sargt. DONOVAN Transferred

Joseph J DONOVAN of 151 Garfield Place, who was recently promoted by Commissioner BINGHAM to the rank of sargeant, has been transferred from the Prospect Park station to the Fourth Avenue station. This morning his associates at the park presented to him a floral horseshoe.

19 February 1909

POLICE CAPTAIN IS SUED

MEN ARRESTED AS "SUSPICIOUS PERSONS" WANT \$5,000 EACH.

CAPTAIN GALLAGHER REFUSED TO ACCEPT BAIL TAKEN BY JUDGE MCINERNEY. MEN WERE DICHARGED. Police Captain Bernard GALLAGHER of the Amity Street station has been served with summons and complaints in two suits brought against him by Charles K TERRY, counsel for Patrick McNAMARA of 98 Baltic Street, and James O'NEILL of 116 Baltic Street, each of whom want \$5,000 on account of alleged false imprisonment. The case will be of particular interest to the police, because it deals with the question of arrests of "suspicious persons." There is no offense known to law which gives warrant to the arrest of people because they may be "suspicious persons," yet almost every twelve hours there is some person arrested somewhere in the city on that charge, and so the charge is placed down in the police blotters.

In the case of McNAMARA and O'NEILL it is said they were arrested on suspicion (sic) of having some connection with the theft of coffee from some of the storehouses in the Amity Street police district. They claim that they had no knowledge of such a thing, but were locked up as "suspicious persons."

Some of their friends secured the aid of Justice McINERNEY of the Court of Special Sessions and he accepted bail. As is usual in such cases, the bond was kept by the justice's clerk and a receipt was placed in the hands of the friends of the imprisoned pair to be presented to the police of the precinct, who usually surrender the prisoner or prisoners. In this case, it is alleged, Captain GALLAGHER declined to accept Justice McINERNEY's order and said that he did not know Justice McINERNEY, or that he was a justice of the Special Sessions.

That, at least, is the contention of the plaintiff's attorney.

NYPD Paddy Wagon circa. 1910





**Membership Meeting Minutes  
Jan. 9, 2018**

The meeting was called to order at 7:00pm with the pledge of allegiance. There were 78 members, 2 new members and 4 guests present.

This was followed by the invocation, the reading of the names of the 6 law enforcement officers who died in the line of duty since last month's membership meeting, the reading of the names of two officers who died in 2017 of 9/11 related illnesses who had not been previously acknowledged and a moment of silence for these officers and our military personnel who died overseas.

**Officers**

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

Review of August Minutes: A motion to waive the review was made by Dave Schultheis and was seconded by Rich Dalton. The motion passed.

**Introduction of Guest Speaker(s):**

- Todd Engel DDS & Corey Engel DDS, Engel Institute, gave a presentation about their services that they provide at a discount rate.
- April Emery, wife of Henry Emery MD and office manager of Liberty Family Physicians, a GHI provider in Weddington NC, discussed the multitude of services that Liberty Family Physicians provide.

**Sickness & Distress:**

- Lucius McMillon - Shoulder surgery Jan. 18.
- Tracy Jenkins' dad had a stroke and is on life support.
- Dennis D'Alessio's wife Erica is having thyroid surgery

**Communications & Bills**

- Next HR 218 in Sunday January 21, 11am - 3pm at Denver Defense
- National Convention - Sept. 23-25 at Villa Roma

**Report of Officers**

President.

- Harvey discussed the trip he and Ben Pepitone took to deliver a check from the club for \$15,000 to Fisher House at Marine Corps Base, Camp Lejeune.
- Harvey advised that emails that were sent to members during the past week with hotmail.com, MSN.com & Outlok.com email addresses were returned to him as undeliverable.
- The quest speaker for the Feb. meeting will be Ken Lacey, Veteran's Path Up, <https://veteranspathup.org/team/>
- The guest speaker for our March meeting will be our club accountant, Scott Boyar.
- We have received the National Membership Cards. See Kevin Gribbon if you have not received one.
- The National mega raffles will be sent to clubs in April.
- Our club scholarship application will be in the Feb. Newsletter. Applications are Due by April 7. You must be a member in good standing for three CONSECUTIVE years to qualify.

Vice President: Dave reminded members that in addition to filling out a club scholarship application, members should also fill out a National application.

Treasurer: Ben Pepitone reports the following as of December 31, 2017

|                                |                  |
|--------------------------------|------------------|
| <b>Beginning Balance</b>       | 38,105.97        |
| <b>Cleared Transactions</b>    |                  |
| Checks and Payments - 4 items  | -16,244.85       |
| Deposits and Credits - 5 items | 2,346.00         |
| Total Cleared Transactions     | -13,898.85       |
| <b>Cleared/Ending Balance</b>  | <b>24,207.12</b> |
| Samantha LaRossa Fund          | 15,130.75        |

A motion to accept the Treasurer's report was made by Bill Glasser and was seconded by Frank Aquilone. The motion passed.

Secretary: Nothing to report.

Trustees:

- Bob Fee: Nothing to report.
- Brenda Jordan: excused
- Bernard Roe: Nothing to report.
- Chris Russo: Nothing to report.
- John Sabato: Nothing to report.

Sgt. at Arms: Nothing to report.

Historian: Nothing to report.

**Committee Reports:**

- Social: Our After Holiday Dinner party will be on Jan 20, 2018.
- Membership: 398 members
- Honor Guard: Nothing to report.
- Sunshine: Paul Johnson had a hoist installed in his bedroom which allows him to be lifted from the bed to the wheelchair. He will be needing another one and will have to have the door frame widened so he can use the wheelchair to get around the house. He is using oxygen constantly and had some heart problems which is being corrected by medication.

**Old Business:** none

**New Business:**

Proposition for Membership:

- Pineville N.C. Police Officer Steven Luisa - Patrol
- Ret. NYPD P.O. Micheal Matthews - 107 Pct.

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

Good of the Club: 50/50 of \$195 was won by Dave Conrad

Motion to adjourn the meeting : A motion to adjourn was made by Delores Komst and was seconded by Jim Rochford. The motion passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting**  
**Tuesday, Feb. 13, 2018**



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD  
SUITE 150  
DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT



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

## MEMBERSHIP APPLICATION

LAST NAME \_\_\_\_\_ FIRST \_\_\_\_\_ MI \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_

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

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

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

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

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

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

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

VESTED ( )

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

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

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

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

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

MEMBERSHIP FEE IS \$30.00

# 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.

**BracesPlus**  
**DR. GRAHAM**



Skill Matters

**704-821-8008**  
**www.BracesPlusDental.com**

**WESLEY CHAPEL**  
6400 Weddington Monroe Rd. / 84, Suite D

**SOUTHPARK**  
5940 Fairview Rd., Suite 103

10% discount to 10-13 Members and their families

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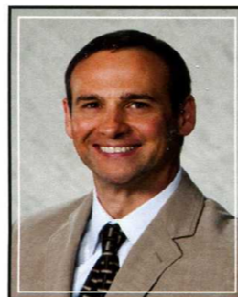
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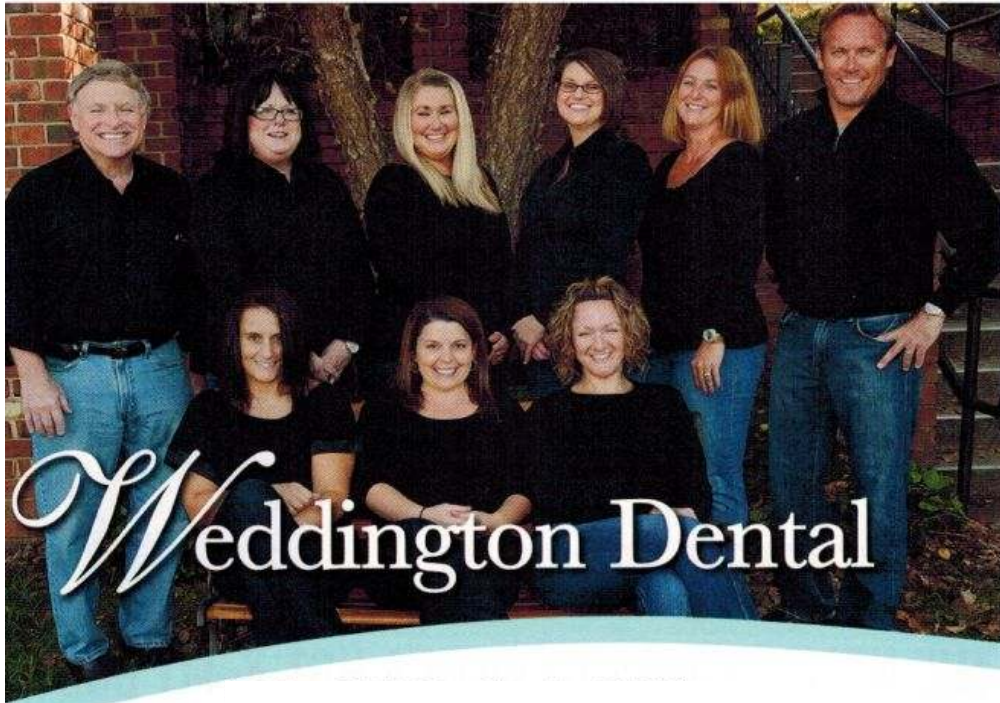
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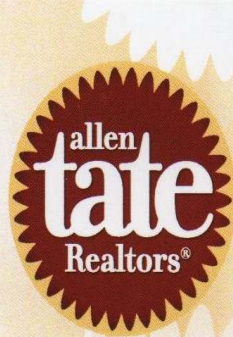
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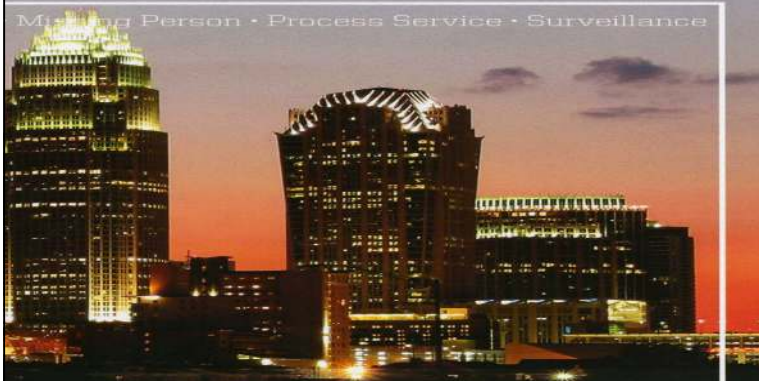
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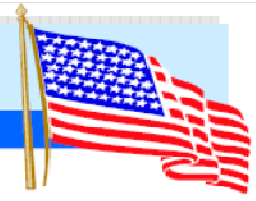
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