



NYPD 10-13 CLUB of Charlotte, NC Inc.

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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 13 Issue 01

10-13

January 2021

PRESIDENT'S MESSAGE

Hi All,

You will notice that this month's newsletter is approx. 20 pages shorter than normal. Information that is repeatedly included in every newsletter has been removed and will now be included quarterly in the March, June, September and December newsletters.

Sadly during December, tragedy struck the Charlotte metropolitan area law enforcement community three times in a week.

On December 11, Mount Holly Police Officer Tyler Herndon was shot and killed; on December 14, Rowan Co. Deputy Kara Alsop died from injuries she received on December 9 after her vehicle was sideswiped by a hit and run drive and then struck in the rear by another vehicle; and on December 16, Concord Police Officer Jason Schuping was shot and killed. All three were 25 years old.

I want to thank the members of our club who took time away from busy schedules to attend the wakes and funerals of these fallen heroes. Additionally I want to acknowledge and thank Jim Ferguson who was the president of our National 10-13 Organization when our club was formed in 2007. Jim, who now resides in Florida and was visiting his daughter in Waxhaw, attended the funeral of Concord hero Officer Jason Schuping.

Once again the members of the NYPD are being treated as second class citizens by politicians in NY. It is bad enough that they voted to defund the NYPD, now they have decided to delay the administering of the COVID-19 vaccine to members of the NYPD. Members of the FDNY began receiving the vaccine last week and Governor Cuomo has now placed drug addicts in rehab at the top of the list to receive the vaccine ahead of the elderly and law enforcement officers. <https://www.lawenforcementtoday.com/report-gov-cuomo-says-addicts-in-rehab-are-next-in-line-for-covid-19-vaccine-nypd-delayed/>

At the end of my President's Message see the letter written by LBA President Lou Turco and the letter to the editor that club member Brian Hassett wrote to the NY Post.

An internal NYPD memo issued earlier this month warned that law enforcement were the "priority targets" for terror attacks involving homemade bombs and vehicle arson.

The Dec. 14 memo said violent extremists and "malicious criminal actors" might go after cops to exacerbate tensions, "exploit civil unrest" and incite further violence.

The document referenced Al-Qaeda propaganda released on Nov. 26 that urged radical jihadists to exploit the COVID-19 pandemic to attack "priority targets."

Those targets included retired officers, business leaders, intelligence personnel and "soldiers and police of every brand."

Suggested attack methods were "stones, weights, edged weapons" — as well as improvised explosive devices and the arson of commercial buildings and vehicles.

Continued next page.....

Next Membership Meeting (Zoom)
Tuesday January 12, 2021 at 7:00 PM
<http://www.charlotte10-13.com/>

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EDITOR
Harvey Katowitz

PRESIDENTS MESSAGE

As we leave behind a troubling year and begin a new one, we must continue to support and pray for our law enforcement brothers and sister and all other first responders and front line workers.

Now that the first shipment of the COVID 19 vaccines have been administered, hopefully we are on the right track to overcome the devastation caused by this virus. In the interim, be wise, be safe, wear your masks and get the vaccine when you are able and hopefully the pandemic of 2020 will become a bad memory.

As you reflect on the past year, please remember the following Charlotte 10-13 Club member who passed away in 2020: Dennis D'Alesio, Sr, Tommy Gallo, and Robert Garrett.

Additionally, we must never forget the 303 law enforcement officers who died in the line of duty during 2020.

On a more upbeat note, I am happy to report that our club continues to flourish and grow. In spite of only having 5 in-person meetings this year due to COVID-19 we welcomed 29 new members to our Club.

At our December board meeting, Frank DeMasi was selected as Club Member of the Year. Though Frank gave up his position of club trustee in December 2015 after 8 years in that position, he has continued to be an integral part of our club. As a trustee Frank maintained our club sign-in sheet, arrived at our meetings before everyone else to set up and sell 50-50 raffles and he greeted members and guests as they arrived. Though he is no longer a trustee he has continued to do this. Each year Frank has also been one of the first club members to volunteer to assist at our annual golf tournament. He has participated in our yearly 9/11 memorial ceremonies and has been the key note speaker twice.

Our club owes Frank a great deal of gratitude. It is members like Frank who help make our club a success.

A presentation to Frank will be made at our next in-person membership meeting.

I would be remiss if I did not acknowledge our entire club board. Without them volunteering their time to assist me and to serve our members, our club would not exist. A big **thank you** to them.

I want to welcome Dennis Cirillo to the board. He has taken over the trustee position vacated by Ben Pepitone.

A special thanks to Ben for his 14 years of dedicated service to our club. Ben was the club's original treasurer (a time consuming job) and he served in that capacity until he switched positions with Chris Russo in May 2019.

I also want to thank the 315 members who have paid their 2021 dues and ask that the remaining members do so ASAP.

Next week we will be mailing our 2021 Club and National 10-13 membership cards to paid up members. For members who have not yet remitted their dues, if you want your membership cards please include a self addressed stamped envelope with your dues payment otherwise you will have to wait until we resume our in-person membership meetings to pick up your cards.

The NYPD ID Card Section has a new ID Card renewal form and procedure that must be followed when the National renews ID cards for out of State members.

The **New ID Card Renewal** Form can be found on page 24. The new form is also be available on the National 10-13 web site. <https://www.nationalnycpd10-13.org/>

From January thru April, Larry Kelly, 392 Colon Ave Staten Island NY, 10308, Phone# 347-582-6885 will be renewing our ID cards. Please forward any renewals directly to Larry, as this will save time in the renewal process.

Note: The check or money order for return postage should be made out to RSA (Retired Sergeants Association). This is only until Frank Martarella returns. Also include a small note/sticky with your email address and Larry will acknowledge it's being processed.

I am happy to report that the multi-year construction on Hawthorne Lane has finally been completed and is now open to through traffic. This will save 15 minutes of travel time to our membership meetings for those of us who travel from Union Co or South Charlotte..

I want to acknowledge and thank our club accountant, Scott Boyar. He has made a \$750 donation to our club that will be used for our college scholarships.

NCFOP Lodge 10 will be holding a Concealed Carry Weapons Qualification Class on Saturday January 16th at 8 am at the lodge.

Please contact club member Rodney James to sign up for the class.

President@NCFOP10.com
704-397-7562

December newsletter riddle: Just before Christmas, an honest politician, a kind lawyer, and Santa Claus were in the elevator of a very posh hotel. Just before the doors opened they all noticed a \$5 bill lying on the floor. Who picked it up?

Answer: Santa Claus of course. There is no such thing as an honest politician or a kind lawyer.

January newsletter riddle: Four cars come to a four way stop sign, all from a different direction. They can't decide who got there first, so they all go forward at the same time and travel at the same speed, but they do not crash into each other. How is this possible?

Everyone who emails me the correct answer and the page containing the answer will be entered in a drawing for a free membership.

Continued next page.....

PRESIDENTS MESSAGE

On a personal note I would like to thank everyone who offered their condolences and prayers to my family on the passing of my father-in-law, Joseph Havas. It has meant a lot to my wife and I.

May the good Lord watch over you 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.

On behalf of the entire club board: "May the New Year bring you much happiness, prosperity and good health in 2021 and always. We wish you and your family a Happy, Healthy and Safe New Year and many more."

I look forward to seeing you soon.

Fraternally,



Harvey Katowitz

~~~~~  
Dear Lieutenant:

Our State and local politicians voted to DEFUND THE NYPD, now they want to INFECT THE NYPD. There are currently hundreds of Members of the Service out sick having tested positive for COVID-19, over 1,000 MOS out sick with Covid like symptoms, and thousands of MOS currently out sick. The number of MOS testing positive for COVID-19 is steadily increasing and it will continue to increase since we interact with thousands of people on a daily basis. However, due to decisions emanating from Albany and City Hall, the members of the NYPD will not receive vaccines for weeks, maybe even longer. Therefore, we need to take measures in an attempt to protect ourselves from being infected by the virus, as best we can, since our politicians have once again abandoned us and have no qualms in jeopardizing our and our family's health. I suggest our members:

Assign an Officer to stationhouse security, in an attempt to limit the amount of people entering the precinct. Take complaints outside if possible, answer questions outside or obtain a phone number for a callback. If someone needs to enter the precinct, ask about the medical condition.

On a volunteer basis, assign an Officer to disinfect the stationhouse throughout the tour.

All RMP's should be disinfected at the end of each tour.

Roll Call should either be conducted outside if possible or not at all.

If you come in Contact for an extended period of time with anyone who tests positive for COVID-19 we strongly recommend that you get tested, contact the Medical Division for guidance and to ascertain if you should be quarantined.

Wear your mask at all time.

Our politicians have completely abandoned us. And now, in addition to jeopardizing our safety, these same politicians have no qualms in placing our families in jeopardy by delaying our members receiving the vaccination.

Fraternally,

Lou Turco

President

~~~~~  
December 30, 2020

Governor Cuomo is going to distribute the Covid-19 vaccines at drug treatment rehabilitation centers next week. He is going to put these people ahead of a good number of elderly people! He's going to put them ahead of first responders! He's going to put them ahead of verifiably susceptible people! He's going to put them above essential workers that are also in congregant settings! He's going to put them ahead of people like me who are waiting patiently while the neediest get the vaccine first?

I sympathize with those who struggle with various addictions. I have seen the devastating disease of addiction and the corresponding problems destroy many lives. I have witnessed this devastation first hand....very closely. However, Governor Cuomo needs to get his priorities straight!

As of December 23, 2020 the EMT's of the FDNY are just starting to receive the vaccine from NYS.

As of December 29, 2020 the Firefighters of the FDNY are just starting to receive the vaccine from NYS.

At least Sixty-two FDNY members were hospitalized and four have died from the virus. Many, many more have contracted the virus.

As of December 29, 2020 not one single member of the NYPD has received this vaccine from NYS even though FORTY-EIGHT members of the NYPD have died from Covid-19, and many, many more have contracted the virus.

People in this country better wake up!

Brian Hassett
Charlotte N.C.

THEY MUST **NEVER** BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN

Rest in Peace
Officer Tyler Herndon



12/13/94 - 12/11/20

Police Officer Tyler Herndon was shot and killed while he and other officers responded to a burglary in progress at a car wash at about 3:30 am.

The subject was shot and wounded by other officers on the scene. He was charged with first-degree murder.

The incident occurred two days before Officer Herndon's birthday.



THEY MUST NEVER BE FORGOTTEN



Police Officer Jason Shuping was shot and killed while responding to an attempted carjacking at a fast-food restaurant.

A North Carolina Alcohol Law Enforcement agent had encountered an abandoned vehicle at the scene of a single-car crash. As the agent and a Concord police officer were at the scene of the crash a woman approached and told them a man had just attempted to carjack her at a nearby Sonic restaurant. The ALE agent, along with Officer Shuping and another officer responded to the restaurant where they encountered the suspect.

As they approached the man outside of the building, he produced a gun and opened fire, fatally wounding Officer Shuping and wounding the other Concord officer. Two additional responding officers engaged the suspect as he attempted to steal another car and the man was killed in a second exchanged of gunfire.

Officer Shuping had served with the Concord Police Department for 18 months.



THEY MUST NEVER BE FORGOTTEN



Deputy Kara Alsup who has been with the Rowan County Sheriff's Office since last January died on December 12, due to injuries she suffered in a vehicle crash three days prior.

According to the North Carolina Highway Patrol the 25-year-old deputy had just finished her night shift at 6 a.m. on Dec. 9 and was driving her Toyota Corolla southbound on Interstate 85, when a red dump truck sideswiped her.

Detention Officer Alsup pulled her vehicle onto the left shoulder of the interstate, as did the driver of the dump truck.

A short while later, a pickup truck traveling in the left lane slammed into the back of her parked car at approximately 60 miles per hour, according to the NCHP.

Deputy Alsup was rushed to a Charlotte hospital in critical condition.

The driver of the red dump truck sped away after the second collision, and troopers are still searching for that suspect.



THEY MUST NEVER BE FORGOTTEN



Deputy Sheriff Jared Michael Allison
Nash Co., NC Sheriff's Office
EOW: Tuesday, Dec. 1, 2020
Cause: Automobile crash



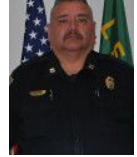
Trooper Jennifer M. Czarnecki
New York State Police, NY
EOW: Saturday, Dec. 5, 2020
Cause: 9/11 related cancer



P.O. Jason Nicholas Shuping
Concord, NC PD
EOW: Wednesday, Dec. 16, 2020
Cause: Gunfire



Chief Deputy Constable M. Wayne Rhodes
Denton Co. TX Constable's Office - Precinct 2,
EOW: Tuesday, Dec. 1, 2020
Cause: COVID19



Captain Billy Dewayne Allen, Sr.
US Dept. of Defense - Fort Sill PD
Lawton, OK
EOW: Sunday, Dec. 6, 2020
Cause: COVID19



Sheriff Benny N. Napoleon
Wayne Co., MI Sheriff's Office,
EOW: Thursday, Dec. 17, 2020
Cause: COVID19



Officer Andy Ornelas
California Highway Patrol
EOW: Weds., Dec 2, 2020
Cause: Motorcycle crash



Sergeant Lyle Gene Denny
Panhandle Police Department, TX
EOW: Monday, December 7, 2020
Cause: COVID19



Officer Andrew R. Bouchard
US Dept. of Homeland Security
Customs and Border Protection
EOW: Saturday, Dec. 19, 2020
Cause: COVID19



Det. Sgt. Te'Juan Fontrese "T.J." Johnson
Charlestown, IN PD
EOW: Weds., Dec 2, 2020
Cause: COVID19



Corrections Off. V Timothy Beggs
Texas Dept. of Criminal Justice
Correctional Institutions Division
EOW: Wednesday, Dec. 9, 2020
Cause: COVID19



Lieutenant Craig L. King
Tarrant Co., TX Sheriff's Office
EOW: Saturday, Dec. 19, 2020
Cause: COVID19



Officer Jose A. Santana
US Dept. of Homeland Security
Customs and Border Protection
EOW: Weds., Dec 2, 2020
Cause: COVID19



Police Officer Tyler Avery Herndon
Mount Holly, NC PD
EOW: Friday, December 11, 2020
Cause: Gunfire



P.O. Christopher Lynn Elder
Milford, TX PD
EOW: Sunday, Dec. 20, 2020
Cause: COVID19



Officer Richard Rios
US Dept. of Homeland Security
Customs and Border Protection
EOW: Weds., Dec 2, 2020
Cause: COVID19



Master Cpl. Norman Daye, Jr.
Guilford Co., NC Sheriff's Office,
EOW: Saturday, Dec. 12, 2020
Cause: COVID19



Sergeant David Schmidt
Seagoville, TX PD
EOW: Wednesday, Dec. 23, 2020
Cause: COVID19



Officer Cassie Marie Johnson
Charleston, WV PD
EOW: Thursday, Dec. 3, 2020
Cause: Gunfire



Lieutenant Russell Freeman
Rhode Island Dept. of Corrections
EOW: Monday, Dec. 14, 2020
Cause: COVID19



Security Control Specialist Jerry William Jones
Tarrant Co., TX Sheriff's Office,
EOW: Wednesday, Dec. 23, 2020
Cause: COVID19



Sergeant Herschel Turner
Moline Acres, MO PD
EOW: Saturday, Dec. 5, 2020
Cause: Struck by vehicle



Corrections Officer IV Harold Paul "Skip" Smith, Sr.
Texas Dept. of Criminal Justice
Correctional Institutions Division
EOW: Tuesday, Dec. 15, 2020
Cause: COVID19



Corrections Off. V Phillip Holbert
Texas Dept. of Criminal Justice
Correctional Institutions Division
EOW: Sunday, Dec. 27, 2020
Cause: COVID19



Corrections Officer V Joe Landin
Texas Dept of Criminal Justice
Correctional Institutions Division,
EOW: Monday, Dec. 28, 2020
Cause: COVID19

Dear God,

I'm grateful for those that You have called into the selfless service of law enforcement.

I acknowledge the mess that society would be without them. Our fallen world is prone to lawlessness, chaos and disaster.

Thank You for providing faithful men and women to stand against these evils.

Lord, You know the internal and external battles they face on a daily basis. Even as our police officers risk their lives to protect us, dear God, protect them also.

Be a shield for them according to Psalm3:3. Lift up their countenances and be their comfort in the face of disheartening circumstances.

THEY MUST NEVER BE FORGOTTEN

L.E.A.D. LAW ENFORCEMENT APPRECIATION DAY



Ideas to show your support:

- Wear blue all day
- Shine blue lights from your home
- Make cards for a local department
- Give blood in the national Blue Blood Drive
- Take treats or lunch to a local department
- Fly a blue ribbon on your car antenna, mailbox, motorcycle or anywhere a ribbon can be tied
- If you see a Police Officer, THANK a Police Officer!



Each day they serve to protect citizens and it's time to say
THANK YOU!

THEY MUST NEVER BE FORGOTTEN

2020 Law Enforcement Fatalities Report and Program Series

Watch important program broadcasts following the release of the 2020 Law Enforcement Officers Fatalities Report.

On Monday, January 11, 2021, the National Law Enforcement Memorial and Museum will release its proprietary detailed report on all line-of-duty deaths in 2020. Following the release of the report, as part of the Destination Zero initiative, a series of critical programs will be held to provide lifesaving information of the highest relevance to our law enforcement officers, based on trends found in the leading line-of-duty death categories of firearms, traffic, and health-related circumstances.

Across the three days following the release of the report, on January 12, 13, and 14, in-depth one-on-one interviews will be held between leaders in law enforcement and the medical field from federal agencies, major cities, and counties to address the growing threats against officers based on our annual report data. These highly focused conversations will include resources and strategies for officers before, during, and after events, such as resilience and preparation, training and response, and support when recovering from traumatic and tragic events.

Each program will be streamed across multiple web and social media platforms and available thereafter to reach the greatest numbers of officers and their families to ensure that we reach zero annual fatalities as soon as possible.

Please register for each program below to receive broadcast information:

January 12, 2021, 1:00pm Eastern

Navigating the COVID-19 Health Crisis—Information, Leadership, and Support

<https://lawenforcementmuseum.org/events/covid-19-health-crisis-information-leadership-and-support/>

This discussion will focus on the need for early and accurate information, visible leadership and clear communication, and departmental support during COVID-19 and other public health crises.

Featured Guests:

- Congressman John Katko, New York, 24th District
- Dr. Alex Eastman, Senior Medical Officer, U.S. Department of Homeland Security
- Deputy Commissioner John Miller, Intelligence and Counterterrorism, New York Police Department

January 13, 2021, 1:00pm Eastern

Protecting Ourselves Against Firearm Fatalities—Funding, Media, and Policy

<https://lawenforcementmuseum.org/events/firearm-fatalities-funding-media-and-policy/>

This discussion will provide strategies and guidance on how funding, the media, and procedures and policy reduces firearms-related fatalities.

Featured Guests:

- Congressman John Katko, New York, 24th District
- Superintendent David O. Brown, Chicago (IL) Police Department
- Dr. Alex Eastman, Senior Medical Officer, U.S. Department of Homeland Security

January 14, 2021, 1:00pm Eastern

Avoiding Traffic Fatalities—Training, Preparation, and Technology

<https://lawenforcementmuseum.org/events/traffic-fatalities-training-preparation-and-technology/>

This discussion will include the importance of proper training on Smart Risk v. Risk, preparation, and manipulation of an officer's physical environment, and creating accountability through technology and peer support.

Featured Guests:

- Congressman John Katko, New York, 24th District
- Katie Alexander, Law Enforcement Liaison, Texas Municipal Police Association
- Sheriff Ed Gonzalez, Harris County Sheriff's Office, TX

MEMBERSHIP



2021 Monthly Meeting Dates

Jan. 12	May 11	Sept. 11
Feb. 09	June 08	Oct. 12
Mar. 09	July 13	Nov. 09
Apr. 13	Aug. 10	Dec. 14



Dec. 23, Joseph Havas, father-in-law/father of
Harvey and Carolyn Katowitz



SICK DESK UPDATE

Kayvan Hazrati - Chemotherapy
Franco Nola - COVID-19
James Jones - COVID-19



Ret. NYPD Vernon Siders – returning member
Ret. White Plains, NY Officer Michael Sheehy
Ret. NYPD Det. Cheryl Jordan
Ret. Bridgeport, CN Det. Christopher Lee



We currently have 428 members, 301 from the NYPD
and the remainder from 65 other law enforcement
agencies.

Remember

2021 Membership Dues are due now

Our meetings begin At 7pm

January 9 is Law Enforcement Appreciation Day - Wear something blue, place a blue light in your window, tie a blue ribbon on your mailbox.



BIRTHDAYS



JANUARY

Ostoits, Alan	1-Jan
Weber, Marc	2-Jan
Biagetti, Louis	3-Jan
Anderson, Bryan	4-Jan
Albrecht, Bob	6-Jan
Laurel, Randy	6-Jan
Torres, Keith	6-Jan
Famulari, Charles	8-Jan
Doyle, Thomas "Rich"	9-Jan
James, Rodney	9-Jan
McGreal, Edward RIP 10/13/17	9-Jan
Ginsberg, Jeffrey	12-Jan
Koontz, Ricardo	13-Jan
Lewis, Kenneth	14-Jan
Willms, Alan	19-Jan
Lane, Edward	20-Jan
Wunderlich, Walter RIP 4/17/19	20-Jan
Kissane, Timothy	20-Jan
Davis, Nicki	22-Jan
Komst, Delores	24-Jan
Daily, Wes RIP 1/27/19	25-Jan
Prince, Dean	27-Jan
Keane, Robert	27-Jan
Davidson, Janet	28-Jan
Silvestro, Jr., John	30-Jan
Blondo, Michael	31-Jan

L.E.A.D.

LAW ENFORCEMENT APPRECIATION DAY





Membership Meeting Minutes December 8, 2020

The meeting was called to order at 7:00 pm with the pledge of allegiance. This was followed by the invocation and the reading of the names and circumstances of the death of the 17 officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers.

Roll Call of Officers

President: Harvey Katowitz
 Vice President: Bernard Roe
 Treasurer: Chris Russo
 Secretary: Scott Hickey - Excused
 Sgt. at Arms: Harry Dobson - Excused
 Trustee: Bob Fee
 Trustee: Kevin Gribbon
 Trustee: Brenda Jordan
 Trustee: Ian McGrouther - Excused
 Trustee: Ben Pepitone
 Historian: Jim Rochford - Excused
 Chaplain: Donald Sanchez
 Chaplain: Rich McCarron

Review of November's Minutes: Available in December's newsletter. A motion to waive the review of the minutes was made and seconded. The motion passed.

Introduction of guest speakers: None

Sickness & Distress:

- Kayvan Hazrati had cancer surgery and will be undergoing chemotherapy.

Communications & Bills: Health plan transfer period – extended until 12/11/20 for NYC Employees. Aetna's Medicare Advantage plan was discussed.

Report of officers

President:

- 2021 dues are now due.
- Beginning in Jan. 2021 the newsletter will be shortened with the removal of information that posted in every newsletter. The full newsletter will be sent quarterly.
- Social Security benefits increase 1.3%
- 2021 Medicare Part A & B monthly premium - \$148.50 \$3.90 more than 2020
- 2020 Variable Supplement Payment – Payment be received next week. Concern about it being stopped by the mayor is unwarranted. Only the state legislators can change the law.

Vice President: Nothing to report.

Treasurer: A motion to accept the Treasurer's report was made and seconded. The motion passed.

Secretary: There were 22 Members, 1 new member and 2 Guests present at this meeting.

Trustees:

- Bob Fee: Nothing to report.
- Kevin Gribbon: Nothing to report.
- Brenda Jordan: Nothing to report.
- Ian McGrouther: Excused
- Ben Pepitone: Nothing to report.

(continued next page)

- Sgt. at Arms: Excused
- Historian: Excused

Committee Reports

- Membership: 425.
- Socials: Nothing to report.

Old Business: None

New Business: None

Good of the Club

- New Members:
 1. Ret. NYPD Vernon Siders – returning member
 2. Ret. White Plains, NY Officer Michael Sheehy
 3. Ret. NYPD Det. Cheryl Jordan
- Newsletter riddle: The following members who answered the November newsletter riddle correctly were entered in a drawing for a free membership:
 1. Bob Fee
 2. Frank DeMasi
 3. Dennis Cirillo

Dennis Cirillo's name was drawn for the free membership.

- 50/50: Postponed

Motion to adjourn the meeting was made, seconded and approved.

Next Meeting
January 12, 2021, 7pm



THIS AND THAT

Issue Number: IR-2020-272
Inside This Issue

Get Ready for Taxes: What's new and what to consider when filing in 2021

WASHINGTON – The Internal Revenue Service today encouraged taxpayers to take necessary actions in the final weeks of the year to help file federal tax returns timely and accurately in 2021.

This is the third in a series of reminders to help taxpayers get ready for the upcoming tax filing season. A special page, updated and available on IRS.gov, outlines steps taxpayers can take now to make tax filing easier in 2021. <https://www.irs.gov/individuals/steps-to-take-now-to-get-a-jump-on-next-years-taxes>

This year, there are some key items to consider involving credits, deductions and refunds:

Recovery Rebate Credit/Economic Impact Payment. Taxpayers who received an Economic Impact Payment, should keep Notice 1444, Your Economic Impact Payment, with their 2020 tax records. They may be eligible to claim the Recovery Rebate Credit on their tax year 2020 federal income tax return if:

- they didn't receive an Economic Impact Payment, or
- their Economic Impact Payment was less than \$1,200 (\$2,400 if married filing jointly for 2019 or 2018), plus \$500 for each qualifying child they had in 2020.

If a taxpayer didn't receive the full amount of the Economic Impact Payment for which they were eligible, they may be able to claim the Recovery Rebate Credit when they file in 2021. Individuals do not need to complete information about the Recovery Rebate Credit on tax year 2020 Form 1040 or 1040-SR when filing in 2021, unless eligible to claim an additional credit amount.

Interest on refunds taxable. Taxpayers who received a federal tax refund in 2020 may have been paid interest. Refund interest payments are taxable and must be reported on federal income tax returns. In January 2021, the IRS will send Form 1099-INT to anyone who received interest totaling \$10 or more. <https://www.irs.gov/forms-pubs/about-form-1099-int>

Charitable deduction changes. New this year, taxpayers who don't itemize deductions may take a charitable deduction of up to \$300 for cash contributions made in 2020 to qualifying organizations. For more information, read Publication 526, Charitable Contributions. <https://www.irs.gov/forms-pubs/about-publication-526>

Refunds. The IRS always cautions taxpayers not to rely on receiving a refund by a certain date, especially when making major purchases or paying bills. Some returns may require additional review and processing may take longer. For example, the IRS, along with its partners in the tax industry, continue to strengthen security reviews to help protect against identity theft and refund fraud. Just like last year, refunds for tax returns claiming the Earned Income Tax Credit or Additional Child Tax Credit, cannot be issued before mid-February. This applies to the entire refund, even the portion not associated with these credits.

The IRS reminds taxpayers that the fastest and safest way to receive a refund is to combine direct deposit with electronic filing including the IRS Free File program. <https://www.irs.gov/filing/e-file-options>

Taxpayers can track their refund using the Where's My Refund? tool. <https://www.irs.gov/refunds>

For more information to plan ahead, see Publication 5348, <https://www.irs.gov/pub/irs-pdf/p5348.pdf>

Get Ready to File, and [Publication 5349](#), Year-Round Tax Planning is for Everyone. <https://www.irs.gov/pub/irs-pdf/p5349.pdf>

https://www.kiplinger.com/slideshow/taxes/t055-s011-tax-changes-and-key-tax-amounts-for-2020/index.html?rid=EML-today&rmrecid=1883628224&utm_campaign=20201225-today&utm_medium=email&utm_source=today

Tax Changes and Key Amounts for the 2020 Tax Year

Americans are facing a long list of tax changes for the 2020 tax year. Get familiar with them now so you're ready when it's time to file your 2020 tax return.

If the past is any indication, the IRS should start accepting 2020 returns in late January or maybe early February. But now's the time to start getting ready for tax filing season. And getting familiar with all the new tax laws for 2020 should be part of that process. To help you out, **we pulled together a list of the most important tax law changes and adjustments for 2020** (some related items are grouped together). Use this information now so you can save money when it comes time to file your 2020 return.

Recovery Rebate Credits

Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, most Americans received a stimulus check in 2020 for \$1,200 (\$2,400 for couples filing jointly), plus \$500 more for each child under age 17. The payments were phased out for joint filers with adjusted gross incomes above \$150,000, head-of-household filers with AGIs above \$112,500, and single filers with AGIs above \$75,000. To see how much you *should have* received, use our Stimulus Check Calculator. <https://www.kiplinger.com/kiplinger-tools/taxes/t023-s001-stimulus-check-calculator-2020/index.p>

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Technically, your stimulus check was an advance payment of a special 2020 tax credit known as the recovery rebate credit. When you file your 2020 return, you'll have to reconcile the stimulus check you received with the recovery rebate credit you're entitled to claim. For most people, the stimulus check payment will equal the tax credit allowed. In that case, your credit will be reduced to zero. However, if your stimulus check was less than your credit amount, the tax you owe will be reduced by the difference (and you might even receive a refund). And if your stimulus check was more than your credit amount, you generally won't have to repay the difference to the IRS. (Also note that the stimulus check payments are *not* taxable!)

Retirement Plans

There are a lot of changes in 2020 for retirement plans. Most of the changes come from the [SECURE Act](#), which was signed into law late in 2019. However, the CARES Act includes a few provisions affecting retirement accounts, too.

Both acts significantly impact required minimum distributions (RMDs). For example, under the SECURE Act, the beginning age for taking RMDs rises from 70½ to 72. (This change only applies to account owners who turn 70½ *after* 2019.) The CARES Act allows seniors to skip their RMDs in 2020 without penalty.

The SECURE Act also allows owners of traditional IRAs to make contributions past the age of 70½ starting in 2020. In addition, folks having a baby or adopting a child can now take payouts from IRAs and 401(k)s of up to \$5,000 without having to pay the 10% fine for pre-age-59½ withdrawals. Beginning in 2020, fellowships, stipends or similar payments to graduate or post-doctoral students are treated as compensation for purposes of making IRA contributions, too. This will help qualifying students begin saving for retirement sooner, since contributions to a retirement account generally can't exceed the amount of your compensation.

The rules for withdrawing money from inherited IRAs and workplace retirement accounts are also tightened by the SECURE Act—many accounts now need to be cleaned out within 10 years of the death of the IRA owner or 401(k) participant. Exceptions allow payouts over the beneficiary's life expectancy for surviving spouses, the disabled or chronically ill, minor children until they reach 18 and beneficiaries who are not more than 10 years younger than the account owner. (Inherited accounts of individuals who died before 2020 aren't affected by this change.)

In addition to the RMD suspension mentioned above, the CARES Act includes a few other key retirement-related tax breaks for 2020. First, it waives the 10% penalty on pre-age-59½ payouts from retirement accounts for up to \$100,000 of coronavirus-related payouts. A coronavirus-related distribution can also be included in income in equal installments over a three-year period, and you have three years to put the money back into your retirement account and undo the tax consequences of the distribution. If you've taken advantage of this coronavirus-related easing, you must attach Form 8915-E to your return to spread out the tax on the distributions. Second, the CARES Act allowed eligible individuals to borrow more from workplace plans such as 401(k)s—up to the lesser of \$100,000 or 100% of the account balance—until September 23, 2020. Repayments on retirement plan loans due in 2020 are also delayed for one year.

Many key dollar limits on retirement plans and IRAs are higher in 2020, too. The maximum [401\(k\) contribution](#) for 2020 is \$19,500, but those born before 1971 can put in \$6,500 more (both amounts are \$500 higher than in 2019). The caps apply to [403\(b\)](#) and [457](#) plans as well. This year's cap on contributions to [SIMPLE IRAs](#) is \$13,500 (\$500 more than last year), plus \$3,000 extra for people age 50 and up.

The 2020 contribution limit for [traditional IRAs](#) and [Roth IRAs](#) stays steady at \$6,000, plus \$1,000 as an additional catch-up contribution for individuals age 50 and up. However, the income ceilings on [Roth IRA contributions](#) went up. Contributions phase out in 2020 at adjusted gross incomes (AGIs) of \$196,000 to \$206,000 for couples and \$124,000 to \$139,000 for singles (up from \$193,000 to \$203,000 and \$122,000 to \$137,000, respectively, for 2019).

[Deduction phaseouts for traditional IRAs](#) also start at higher levels in 2020, from AGIs of \$104,000 to \$124,000 for couples and \$65,000 to \$75,000 for single filers (up from \$103,000 to \$123,000 and \$64,000 to \$74,000 for 2019). If only one spouse is covered by a plan, the phaseout zone for deducting a contribution for the uncovered spouse starts at \$196,000 of AGI and ends at \$206,000 (they were \$193,000 and \$203,000 for 2019).

If you haven't maxed out your contributions for 2020, think about contributing all or a portion of a year-end bonus to your 401(k) before December 31 to save on taxes. You also have until April 15, 2021, to make a 2020 contribution to a traditional IRA or a Roth IRA.

Tax Bracket Ranges

Although the tax rates didn't change, the income [tax brackets for 2020 are slightly wider than for last year](#). The difference is due to inflation during the 12-month period from September 2018 to August 2019, which is used to figure the adjustments.

2020 Tax Brackets for Single/Married Filing Jointly/Head of Household

Standard Deductions

Many of the standard deduction amounts were increased for 2020. Married couples get \$24,800 (\$24,400 for 2019), plus \$1,300 for each spouse age 65 or older. Singles can claim a \$12,400 standard deduction (\$12,200 for 2019)—\$14,050 if they're at least 65 (\$13,850 for 2019). Head-of-household filers get \$18,650 for their standard deduction (\$18,350 for 2019), plus an additional \$1,650 once they reach age 65. Blind people can tack on an extra \$1,300 to their standard deduction (\$1,650 if they're unmarried and not a surviving spouse).

Capital Gain Rates

Tax rates on long-term capital gains and qualified dividends did not change for 2020, but the income thresholds to qualify for the various rates did go up. In 2020, the 0% rate applies for individual taxpayers with taxable income up to \$40,000 on single returns (\$39,375 for 2019), \$53,600 for head-of-household filers (\$52,750 for 2019) and \$80,000 for joint returns (\$78,750 for 2019).

The 20% rate for 2020 starts at \$441,451 for singles (\$434,550 for 2019), \$469,051 for heads of household (\$461,700 for 2019) and \$496,601 for couples filing jointly (\$488,850 for 2019).

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The 15% rate is for filers with taxable incomes between the 0% and 20% break points.

The 3.8% surtax on net investment income stays the same for 2020. It kicks in for single people with modified AGI over \$200,000 and for joint filers with modified AGI over \$250,000.

Charitable Gift Deductions

More donations to charity can be deducted for 2020 under the CARES Act. The 60%-of-AGI limit on deductions for *cash* donations by people who itemize is suspended (gifts to donor-advised funds and private nonoperating foundations are excluded). The relief applies only to charitable cash contributions that you make this year and deduct on the Schedule A that you file in 2021. Carryovers of excess charitable contributions from prior years don't get the break.

Nonitemizers can also write off up to \$300 of charitable *cash* contributions. This is a new "above-the-line" deduction for 2020 only. It also applies *only* for people who don't file Schedule A. This write-off is per return, meaning married couples who file jointly can only deduct \$300, not \$600.

Tax "Extenders"

A number of [expired or expiring tax breaks were revived](#) late last year—most through 2020. They include deductions for mortgage insurance premiums and college tuition, as well as the \$2-million exclusion for forgiven mortgage debt and the credit for certain energy-saving improvements to your home.

These tax breaks apply for 2018 and 2019 as well. So, if you qualified for any of them in those years, it might be worth [filing an amended return](#) and claiming a refund. ([Amended returns can now be filed electronically.](#))

Also note that these extenders expire again after 2020 unless Congress decides to extend them for another year or so, which is a definite possibility.

Sick and Family Leave Credits for Self-Employed

The Families First Coronavirus Response Act includes tax relief for self-employed people who can't work because of the coronavirus. The law forces many employers to provide paid sick and family leave for workers affected by the virus. However, tax credits against the self-employment tax are also allowed for self-employed people who can't work for a reason that would entitle them to coronavirus-related sick or family leave if he or she were an employee. (Employers also get tax credits to help them pay for the paid leave they are required to give their employees.)

For more information on these tax credits, see [Tax Credits Included in Coronavirus Paid Leave Law](#).

Student Loan Payments by Employers

The CARES Act allows employers to pay down up to \$5,250 in workers' college loans in 2020. The payments are excluded from the workers' wages for federal tax purposes. The \$5,250 cap applies to both student loan repayment benefits and other educational assistance (e.g., tuition, fees, books, etc.) offered by an employer under current law.

Adoption of a Child

For 2020, the adoption credit can be taken on up to \$14,300 of qualified expenses (\$14,080 for 2019). The full credit is available for a special-needs adoption, even if it costs less. The credit begins to phase out for filers with modified AGIs over \$214,520 and disappears at \$254,520 (\$211,160 and \$251,160, respectively, for 2019).

The exclusion for company-paid adoption aid was also increased from \$14,080 to \$14,300 for 2020.

Estate & Gift Taxes

The lifetime estate and gift tax exemption for 2020 jumped from \$11.4 million to \$11.58 million—\$23.16 million for couples if portability is elected by timely filing Form 706 after the death of the first-to-die spouse. The estate tax rate remains steady at 40%.

The gift tax exclusion remains \$15,000 per recipient. You can give up to \$15,000 (\$30,000 if your spouse agrees) to each child, grandchild or any other person in 2020 without having to file a gift tax return or tap your lifetime estate and gift tax exemption.

Kiddie Tax

The [2017 tax reform law's revamp of the "kiddie tax"](#) has been repealed. Prior to 2018, children age 18 or younger (under 24 if a student) were taxed on unearned income in excess of a certain amount at their tax rate or their parents' rate, whichever was higher. The tax reform law changed the rules to tax unearned income at the ordinary income rates and capital gains rates that apply for trusts. This resulted in higher tax for many filers, including military families with survivor benefits. So, Congress repealed the kiddie tax change, and the pre-2018 rules apply again for 2020. (Taxpayers can elect to apply the pre-2018 rules to 2018 and 2019 returns as well.)

Education Tax Breaks

The 2020 [lifetime learning credit](#) phases out at higher modified AGI amounts for couples—\$118,000 to \$138,000 (\$116,000 to \$136,000 for 2019). The AGI range for singles is \$59,000 to \$69,000 (\$58,000 to \$68,000 for 2019).

The income caps are also higher in 2020 for [tax-free EE bonds used for education](#). The exclusion starts phasing out above \$123,550 of modified AGI for couples and \$82,350 for others (\$121,600 and \$81,100 for 2019). It ends at modified AGI of \$153,550 and \$97,350, respectively (\$151,600 and \$96,100 for 2019). The savings bonds must be redeemed to help pay for tuition and fees for college, graduate school or vocational school for the taxpayer, spouse or dependent.

There are two expansions to [529 college savings plans](#) starting in 2020, too. First, funds can now be used to pay for fees, books, supplies and equipment for certain apprenticeship programs. In addition, up to \$10,000 in total (not annually) can be withdrawn to pay off student loans.

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Employee Fringe Benefits

U.S. taxpayers working abroad have a larger income exclusion in 2020. It jumped from \$105,900 in for 2019 to \$107,600 this year. (Taxpayers claim the foreign earned income exclusion on Form 2555.)

The cap on employer-provided tax-free parking goes up from \$265 to \$270 a month. The 2020 exclusion for mass transit passes and commuter vans is the same amount.

Employees covered by health flexible savings plans can defer up to \$2,750 in 2020. That's up from \$2,700 in 2019.

Energy Credits

The residential solar credit falls to 26% for 2020, which is down from 30% in 2019. It drops again to 22% in 2021 and ends after that. Ditto for the tax breaks for geothermal heat pumps, residential wind turbines and fuel cell property.

Payroll Taxes

The Social Security annual wage base is \$137,700 for 2020 (that's a \$4,800 hike from last year). The Social Security tax rate on employers and employees stays pat at 6.2%. Both workers and employers continued to pay the 1.45% Medicare tax on all compensation in 2020, with no cap. Workers must also pay the 0.9% Medicare surtax on wages and self-employment income over \$200,000 for singles and \$250,000 for couples. The surtax doesn't hit employers, though.

(NOTE: The CARES Act lets employers defer payment of the Social Security taxes they owe on wages paid from March 27 through December 31, 2020. Self-employed people can defer 50% of their self-employment tax. Employers affected by the coronavirus can also claim a new payroll tax credit for 2020 if they retain and continue to pay their workers. For more information, see [7 CARES Act Tax Breaks for Businesses](#).)

In August 2020, President Trump issued an executive memorandum allowing employers to suspend the collection and payment of Social Security payroll taxes from September 1 until the end of the year for workers making less than \$4,000 for any bi-weekly pay period (i.e., \$2,000 per week, or \$104,000 per year). The president's action didn't eliminate the tax debt—it just delayed withholding and payment of the tax—and it was optional. If your employer suspended payroll taxes in 2020, it will have to collect the deferred taxes from your paycheck from January 1 to April 30, 2021. So, during the first four months of 2021, you will have twice as much withheld from your paychecks for the 6.2% Social Security tax.

The nanny tax threshold goes up to \$2,200 in 2020, which is a \$100 increase from 2019.

There was also a [revamped Form W-4](#) introduced in 2020. Since personal exemptions are zero until 2026, workers no longer claim withholding allowances on the W-4. Instead, the IRS revised the form to focus on items such as filing status, number of dependents, filers with multiple jobs, estimated tax breaks and other income you plan to report on your 1040. The IRS didn't require all employees to submit a new W-4 form for 2020 to their employer. Instead, only employees hired after 2019 and workers who want to adjust their post-2019 income tax withholding had to fill out the new form. However, it's a good idea for all workers to review their tax situations and figure out whether submitting a new W-4 to hike or decrease withholding makes sense for them.

Standard Mileage Rates

The 2020 standard mileage rate for business driving fell from 58¢ to 57.5¢ a mile. The mileage allowance for medical travel and military moves also declined from 20¢ to 17¢ a mile in 2020. However, the charitable driving rate stayed put at 14¢ a mile—it's fixed by law.

Medical Expenses

The 2020 threshold for deducting medical expenses on Schedule A is 7.5% of AGI. The adjusted-gross-income threshold was slated to jump from 7.5% to 10% after 2018, but the 2019 government funding law revived the 7.5% figure for 2019 and 2020.

The limits on [deducting long-term-care premiums](#) are higher in 2020. Taxpayers who are age 71 or older can write off as much as \$5,430 per person (\$5,270 for 2019). Filers age 61 to 70 can deduct up to \$4,350 (\$4,220 for 2019). Anyone who is 51 to 60 can deduct up to \$1,630 (\$1,580 for 2019). For people age 41 to 50, the max is \$810 (\$790 for 2019). Finally, for whippersnappers age 40 and younger, it's \$430 (\$420 for 2019). For most, long-term-care premiums are medical expenses deductible only by itemizers on Schedule A. However, self-employed people can deduct them on Schedule 1 of the 1040.

HSAs, FSAs and HRAs

The annual cap on deductible [contributions to health savings accounts \(HSAs\)](#) rose in 2020 from \$3,500 to \$3,550 for self-only coverage and from \$7,000 to \$7,100 for family coverage. People born before 1966 can put in \$1,000 more (same as last year).

Qualifying insurance policies must limit out-of-pocket costs in 2020 to \$13,800 for family health plans (\$13,500 in 2019) and \$6,900 for people with individual coverage (\$6,750 in 2019). Minimum policy deductibles increase this year from \$2,700 to \$2,800 for families and from \$1,350 to \$1,400 for individuals.

The IRS also announced that anyone with a high-deductible health plan that covers medical expenses related to COVID-19 before plan deductibles have been met can still contribute to an HSA. This includes coverage for the panel of diagnostic testing for influenza A and B, norovirus and other coronaviruses, and respiratory syncytial virus, and any items or services required by law to be covered with zero cost sharing. It also included telehealth and other remote care services.

In addition, beginning in 2020, funds from HSAs, health flexible spending arrangements (FSAs), and health reimbursement arrangements (HRAs) can be used to buy over-the-counter medicines without the need of a doctor's prescription, as well as menstrual care products.

Workers could also make mid-year changes to their health and dependent care FSAs in 2020, *if their employer modified its FSA plan*. Employers could allow workers to:

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- Sign-up or revoke an election to contribute to a health or dependent care FSA for 2020; or
- Increase or decrease the amount contributed in 2020 to a health or dependent care FSA.

Employers also have the option of upping the carryover amount for 2020 FSAs from \$500 to \$550. This didn't apply to amounts carried over from 2019 to 2020, though. In addition, the carryover amount will be adjusted for inflation going forward.

The IRS also let employers extend the FSA grace period to incur health or dependent care expenses for the previous year to the end of the year. Again, it was optional. So, for example, if an employer sponsored a 2019 FSA with a grace period ending on March 15, 2020, it could have amended its FSA plan to let workers apply unused 2019 FSA funds to pay for qualifying expenses incurred through December 31, 2020. Note, however, that a worker who had unused amounts from a 2019 health FSA and who is allowed an extension to the end of 2020 to incur expenses generally will not be allowed to contribute to an HSA during the extended period.

Alternative Minimum Tax (AMT)

There's good news for anyone worried about getting hit with the alternative minimum tax: AMT exemptions tick upward for 2020. They increase from \$111,700 to \$113,400 for couples and from \$71,700 to \$72,900 for single filers and heads of household. The phaseout zones for the exemptions start at higher income levels as well—\$1,036,800 for couples and \$518,400 for singles and household heads (\$1,020,600 and \$510,300, respectively, for 2019).

In addition, the 28% AMT tax rate kicks in a bit higher in 2020—above \$197,900 of alternative minimum taxable income. The rate applied to AMTI over \$194,800 for 2019.

Deduction for Pass-Through Income

A key dollar threshold on the 20% deduction for pass-through income was increased for 2020. Self-employed people and owners of LLCs, S corporations and other pass-through entities can deduct 20% of their qualified business income, subject to limitations for individuals with taxable incomes in excess of \$326,600 for joint filers and \$163,300 for others (\$321,400 and \$160,700, respectively, for 2019).

Business Losses for Self-Employed People

The CARES Act suspended the cap for deducting business losses on individual returns. Under the 2017 tax reform law, the amount of trade or business losses over \$500,000 for joint filers and \$250,000 for other filers is not deductible, with any excess carried forward. The CARES Act suspends this loss limitation rule generally for 2018 through 2020.

Interest on Tax Refunds

For those who received a federal tax refund in 2020, you may have also been paid interest. The IRS wants you to know that refund interest payments are taxable and must be reported on your federal income tax return. In January 2021, the IRS will send Form 1099-INT to anyone who received interest totaling \$10 or more. Make sure you report it on your 2020 return.

Penalties

The fine for filing late returns is higher for returns with post-2019 due dates. The minimum penalty for returns filed 60 or more days after the due date is now the lesser of \$435 (up from \$215) or 100% of the required tax shown on the return.

Most taxpayers can deduct up to \$300 in charitable contributions without itemizing deductions

Following tax law changes, cash donations of up to \$300 made this year by December 31, 2020 are now deductible without having to itemize when people file their taxes in 2021.

The Coronavirus Aid, Relief and Economic Security Act includes several temporary tax law changes to help charities. This includes the special \$300 deduction designed especially for people who choose to take the standard deduction, rather than itemizing their deductions.

This change allows individual taxpayers to claim a deduction of up to \$300 for cash donations made to charity during 2020. This deduction lowers both adjusted gross income and taxable income – translating into tax savings for those making donations to qualifying tax-exempt organizations.

Before making a donation, taxpayers should check the *Tax Exempt Organization Search* tool on IRS.gov to make sure the organization is eligible for tax deductible donations.

Cash donations include those made by check, credit card or debit card. They don't include securities, household items or other property. Though cash contributions to most charitable organizations qualify, some don't. People should review Publication 526, *Charitable Contributions* for details. Cash contributions made to supporting organizations are not tax deductible. <https://www.irs.gov/forms-pubs/about-publication-526>

The CARES Act includes other temporary allowances designed to help charities. These include higher charitable contribution limits for corporations, individuals who itemize their deductions and businesses that give food inventory to food banks and other eligible charities. For more information, visit the Coronavirus Tax Relief page of IRS.gov. <https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments> By law, recordkeeping rules apply to any taxpayer claiming a charitable contribution deduction. Usually, this includes getting a receipt or acknowledgement letter from the charity before filing a return and retaining a cancelled check or credit card receipt.

More information:

A Closer Look: Special tax deductions available this year: Special tax deductions available this year for cash donations to charities; <https://www.irs.gov/about-irs/special-tax-deductions-available-this-year-for-cash-donations-to-charities-irs-works-to-raise-awareness>

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1675-2A York Highway York, SC 29745
(803)628-3057

December 8, 2020

NYPD 10-13 Club of Charlotte, NC
Harvey Katowitz
4701 Wyndfield Lane
Charlotte, NC 28270

Dear Harvey Katowitz,

On behalf of the Board of Directors of the Sheriff's Foundation of York County, Inc., thank you very much for your support of our 14th Annual Invitational Golf Tournament.

Your \$100.00 purchase of a hole sign will go a long way towards helping us give back to the community. The fair market value of the goods and services you received is \$12.00.

Again, thank you for your support. We would not be able to make such a positive impact in York County without you!

We hope you will call on us if there is ever anything that we can do to assist you.

Sincerely,

A handwritten signature in black ink that reads "Robert J. Hudgins". The signature is written in a cursive style with a large, stylized "R" and "H".

Robert J. Hudgins, Major
President

Tax ID Number 26-0750402

TRUSTEE'S



When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members now that we have over 400 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	Ben Pepitone	704-827-5956	704-674-7000	peppy7200@gmail.com
Cabarrus County	Ben Pepitone	704-827-5956	704-674-7000	peppy7200@gmail.com
Gaston County	Ben Pepitone	704-827-5956	704-674-7000	peppy7200@gmail.com
Iredell County	Bob Fee	704-919-1311	704-220-8400	rtfvs@yahoo.com
Lincoln County	Ben Pepitone	704-827-5956	704-674-7000	peppy7200@gmail.com
Mecklenburg County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Rowan County	Ben Pepitone	704-827-5956	704-674-7000	peppy7200@gmail.com
Union County	Ian McGrouther	917-952-7427	917-952-7427	lanLizMc@hotmail.com
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	kgribbo@outlook.com



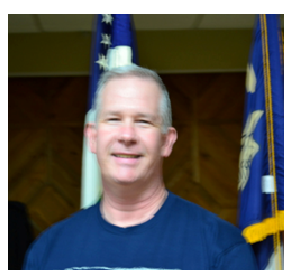
Brenda Jordan



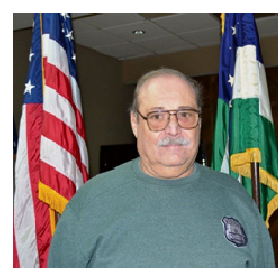
Bob Fee



Kevin Gribbon



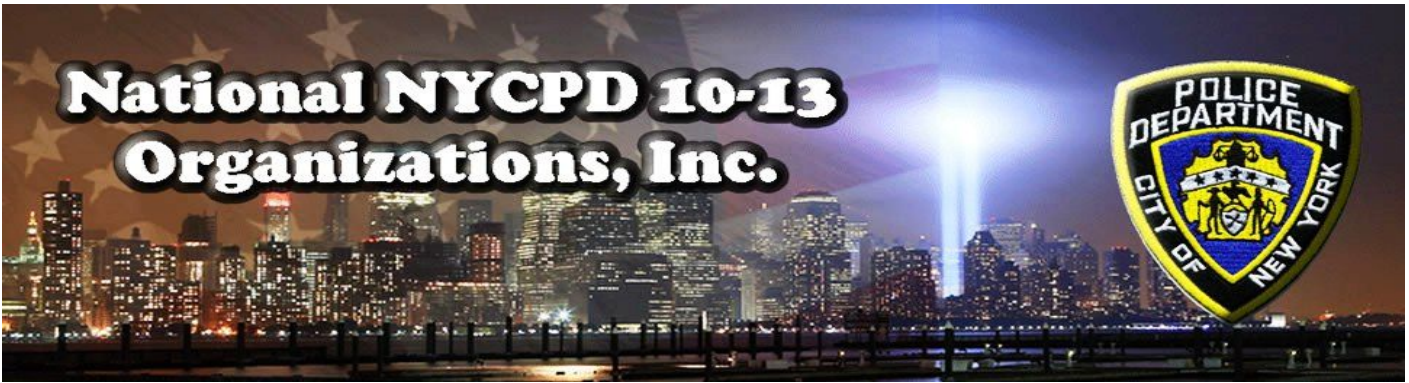
Ian McGrouther



Ben Pepitone



NATIONAL NYCPD 10-13 ORG.



History of the National NYCPD 10-13 Organizations, Inc.

In July 1990, the National NYCPD 10-13 Organizations, Inc. came into its formal existence. Its purpose was to both unify and affect the political climate and legislative agenda as it pertains to the welfare of New York City Police Department retirees of all ranks, and be the representative and voice of the many 10-13 chapters nationwide.

The National NYCPD 10-13 is based in New York. In early 1992, the National was recognized by the United States Congress, the New York State Assembly, and the New York State Senate, as the representative union of retirees of all ranks of the New York City Police Department.

The National has become a respected and recognized voice through its own lobbying efforts, and through it being a member organization of the Alliance of Public Retirees of New York. The National holds a position on the Board of the Alliance.

Following are some of the many legislative landmarks the National has achieved:

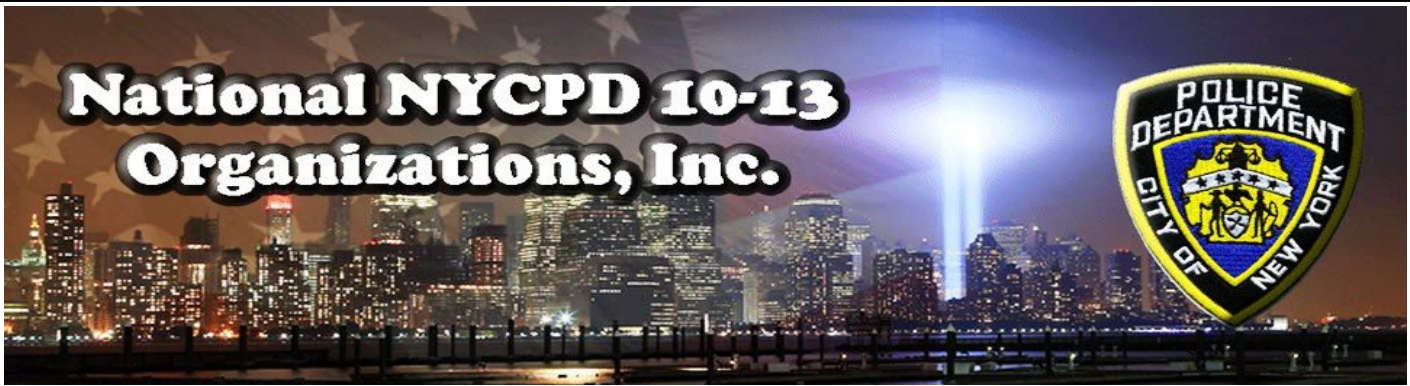
- **COLA - Cost of Living Adjustment**
The National's original purpose was to obtain a COLA for retirees. This legislative was achieved in July 2000. Not only was the National consulted regarding the legislation, but was invited by Governor Pataki to the COLA-signing. The National continues to seek improvement to the original COLA legislation.
- **Medicare 100% Reimbursement**
The National lobbied vigorously for this legislation, and was invited by Speaker Peter Vallone to the floor of the New York City Council the day this legislation passed.
- **Surviving Spouse Legislation**
Widow/Widower allowed to pick up COBRA Health Insurance forever instead of only three years. (On the day the Medicare Reimbursement was signed, the National was notified by the City Council that this legislation was pulled out of committee and was also signed.)
- **HR-218 - National Carry Permit**
The National has been actively involved with Congress to get this legislation passed as a federal permit for retirees to carry their weapons. We will continue to lobby as this law has not been nationally recognized, as some states refuse to certify.
- **Health Insurance Protection Legislation - Our Latest Endeavor**
Health Insurance Protection Legislation has become a priority. Retiree groups are being discriminated against by the changing of their contractual health benefits. Ironically, some NYS retirees (teachers) have enjoyed this protection yearly for the last seven (7) years, and as of 2010, have now obtained the benefit permanently.
It seems like every time the New York State Legislature drafts a bill to protect our retirees, it has either been vetoed, or lately, lobbied against by some NYC police unions who mistakenly believe that we don't need this protection. But every other major union in NYS, and the Alliance of Public Retirees, supports this legislation – so opposing it makes no sense. The National met with Senator Marty Golden, who is a retired member of the NYCPD, and also a member of the National. On June 10, 2008, he introduced Bill S8463, supporting Health Insurance Protection to include Police and Fire retirees. This was done by the urging of the National, and we will continue to aggressively lobby for this protection for our retirees.
- **Annual Convention**
The National holds an annual convention (Villa Roma Resort, Calicoon N.Y. - near Monticello N.Y.), where we meet to discuss concerns of our retirees, and to get-together and have a good time.

Additionally, the convention is a forum for our annual fundraiser, which enables us to lobby and to make PAC contributions. The fundraiser is hugely successful, thanks to our members participation. Because of the fundraiser, the National was able to rebate the chapters and their members, and to lower the National dues by one-third, pay for the busses and food for Lobby Day, increase our PAC participation and contributions, and to remain actively involved in the legislative process.

We will continue to work to protect, enhance and gain for you, our members, the benefits you worked so hard for and richly deserve. The National is proud to say we are the most active police retiree organization in the State of New York. We encourage you, as members, to actively campaign to attract active or retired members of the NYCPD, to join and participate in the National organization.

This information will be updated periodically as events unfold and issues arise.

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL

For those members that reside locally, the ID Card Section (646-610-5150) is now on 2nd floor at 1PP, opposite the Operations Unit.

They will only renew a retiree ID card that has less than 3 months before expiration date or already expired

Please do not go at the end of month due to numerous active MOS retiring and it is very crowded.

Using the above number, call beforehand to make sure there is no promotion on the day you are going because it can get crowded and active will have priority.

For those out of state members, please follow the instructions when mailing in ID cards. I have received ID cards mailed to me using regular first-class mail. The issue with this is that it is not tracked and, therefore, not guaranteed that I will receive it. The Priority Mail procedure provides a tracking number so that the ID card can be accounted for throughout the entire mailing process.

If your ID card is lost or stolen, you must make a police report with your local precinct or police department for lost or stolen property and a copy of the report must accompany the ID card application. **The application will not be processed without a report.**

The NYPD card section uses the photo that is in their system since November of 2002. If your ID card was issued prior to this period, you will have to appear at the ID Card Section in person to take a new photo. You cannot send in a passport photo or a jpeg file photo to update the picture.

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.

Regarding HR218/LEOSA qualifications: If your ID card does not have an expiration date, it does qualify as a valid ID card under the provisions of the laws. Unless you want to get a current photo on your ID card, you are not required to do so in order to satisfy the qualification. Also remember that some police departments in North Carolina that do the qualifications will require a current ID card so make sure that you check your expiration dates.

A completed PD form **MUST** accompany the card. The form is on page 21 and can be downloaded from the National website; <https://www.nationalnycpd10-13.org/>

Additionally, ID card expiration dates will be increased from 5 to 8 years.

If your card has no expiration date, you do not need to have a new card issued. Your card is perpetually current. Keep it.

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 \$7.75.

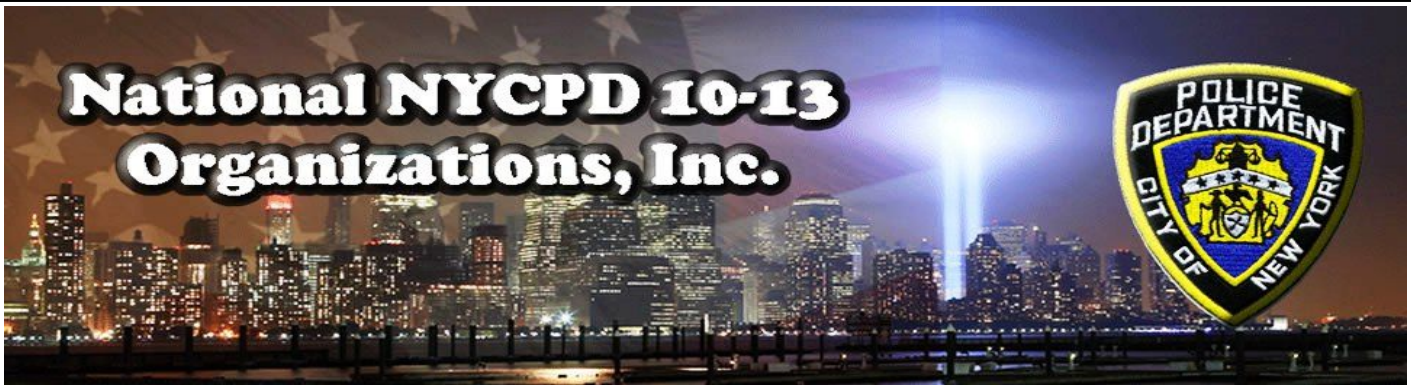
Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$7.75 made out to National NYCPD 10-13 Org. (to cover the cost of priority mail return of your new card).

Address package to:
Frank Martarella
272 Durant Avenue
Staten Island N.Y. 10306

You can contact me at cicheech@aol.com or call (718) 637-1684.

Continued next page.....

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL – May 14, 2020

Continued.....

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.

****** Please note: To make things easier for Frank Martarella, our Club will be collecting ID cards quarterly in January, April, July & October and mailing them to him. The club will also pay for the postage.**

There is a new procedure for pre-merger Transit and Housing Police retirees.

The below information was received in an email from the NYCPD Transit Bureau Personnel Unit and has been verified.

Renewal of Transit ID card that is expired or nearing expiration.

For the retirees that live out of state, they can email a copy of their driver's license and id card and in the body of the email they can put their name, address and a phone number where they can be reached. We run a background check to make sure no one is wanted (you'd be surprised).

Also they need to attach a digital photo of themselves from the waist up in front of a neutral colored wall (please no hats or sunglasses).

We need a digital photo, not a photo of a photo, to put on a new id card that we mail certified.

Please tell your members they can call the Personnel Unit at 1-718-610-4660 and we will be more than happy to walk them thru the process.

Be well and keep collecting those retirement checks.

PO Georges Bazile

New York City Police Department
Transit Bureau Personnel Unit
130 Livingston Street, 3rd Floor
Brooklyn NY 11201
718-610-4660

718-610-4555 Fax

Email: tbhqpersonnel@nypd.org

This procedure only applies to pre-merger Transit and Housing ID cards which works on a different system than the NYPD ID Card Section.

NATIONAL NYCPD 10-13 ORG.



PERSONNEL ORDERS DIVISION
Retiree/Non-Member Identification Card Worksheet
PB Revised 12/8/2020

PLEASE PRINT CLEARLY

Please Indicate: ☐ New Applicant ☐ Lost ID Card ☐ Renewal, Card # _____

Last Name: _____ First Name: _____ MI: _____

Date of Birth: ____/____/____ Phone Number: (____) ____-____

Social Security Number: ____-____-____ Gender: _____

Home Address: _____ Apt. _____

City: _____ State: _____ Zip Code: _____

RETIREE INFORMATION ONLY

Rank: _____ Retirement Date: ____/____/____

Tax # _____ Shield # _____

I certify that the information I provided on this worksheet and on any supporting documentation is true and complete. If I am applying for a retiree identification card, I further certify that since my retirement date, I have not been convicted of a crime.

Signature

Date

FOR OFFICE USE ONLY

Member Processing Request: _____ Tax # _____

Case # _____ Firearms Code: _____ New ID Card # _____

☐ Approved

☐ Disapproved

Authorizing Supervisor Rank/Name

Signature

(Authorizing Supervisor is to ensure there is a copy of newly issued Identification Card attached to this worksheet)

AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ Signature: _____

RETIRED SERGEANTS ASSOCIATION



Dear RSA member.

We are getting numerous inquiries regarding the physical opening of OLR, NYC Health Benefits.

Unfortunately, as per Health Benefits, the Retiree client service walk-in center is still officially closed.

Due to the closure of the office, retirees who mailed or faxed forms or correspondence March 11, 2020 or after, Health Benefits will not be able to access or process that form. And there is no guarantee that they will ever be processed. Please resubmit inquiries and documents as follows:

- 1) healthbenefits@olr.nyc.gov - email inquiries and questions
- 2) NYCRetireesHBP@emblemhealth.com - Forms/documents (must be attached as a PDF to email, see note below)

Note: Download **Adobe Scan**: <https://acrobat.adobe.com/us/en/mobile/scanner-app.html> to convert your documents into PDFs. Use your smart phone or tablet camera to take a picture of your paper form and Adobe Scan will convert it to a PDF. Adobe Scan mobile app is available for iPhone and Android.

Please do NOT include your Social Security number, include your Employee ID or pension number only.

Also, please do NOT submit your form/document more than once. This will only delay processing.

Please check the Health Benefits website periodically for updates click: **Health Benefits Home Page:** <https://www1.nyc.gov/site/olr/health/healthhome.page>

For additional information and forms relating to Medicare Part B click: **NYC Health Benefits Medicare Part B:** <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

We will send an updated email blast as soon as we get word that Health Benefits is physically operational.

The annual Defined Benefit (VSF) payment is due on or about December 15th, 2020. There is a rumor circulating that due to budget constraints the Mayor may withhold Defined Benefit payment. NOTHING COULD BE FURTHER FROM THE TRUTH. The Mayor has no such authority to withhold payment and payment is not contingent on the city budget. The Defined benefit is paid pursuant to New York State Law. It is an obligation of the New York City Police Pension Fund. The Police Pension Fund is solvent and well-funded. Expect a check or direct deposit, depending on your set up, on or about December 15th, 2020.

Thank you for the privilege of serving as your president.

Patsy

Retired Sergeants Association

www.rsanypd.org

LINE ORGANIZATIONS



December 10, 2020

Dear Lieutenant:

As the tumultuous year of 2020 gratefully comes to a conclusion, I would like to remind our members that the Association did experience some positives during a year of many challenges. These are some of the benefits secured for our members in 2020:

ACTIVE MEMBERS:

1. At the beginning of 2020, the membership overwhelmingly ratified the contract presented to them by the Association. Since then our members have received all the raises contained in this current contract.
2. For the eleventh year in a row the Active members' dues was not raised in 2020. By employing responsible fiduciary practices, the Association has been able to maintain and, in some categories, increase services/benefits to our members.
3. In June 2018, we deducted one (1) hour of Vacation time from each of our members to create a Catastrophic Leave Bank (LBA Vacation Donation Program). Due to the generosity of our members, this Leave Bank gave the Association the ability to grant additional time off to numerous Lieutenants experiencing severe and overwhelming family tragedies. We are currently in the process of petitioning our members to once again donate time to support their fellow lieutenants in their time of need. I'm proud to report that, as of this time, no Lieutenant has requested not to participate in donating this hour to the Catastrophic Leave Bank.

RETIRED MEMBERS:

1. A little over 12 years ago the trustees of the SOC Health & Welfare completely reengineered the Active and Retired member's prescription drug plan. The plan was converted into a generic based plan with an annual family deductible for our retired members. The deductible was initially \$200 a year per family. Over the years, due to savings realized and passed onto the membership from the reengineering of the prescription drug plan, this annual deductible was reduced to \$50 a year per family. The Trustees of the SOC are very pleased to announce that due to the savings resulting from the reengineering of the drug plan that effective January 1, 2021, **the annual prescription deductible has been eliminated.**
2. Several years ago the SOC Vision plan discontinued the issuance of vouchers to be applied to bi-annual eye exams and glasses for retired member and transitioned to having members utilize Davis Vision/Vision Works for the optical exams and glasses. The initial structuring of this benefit involved **out of state retirees** paying \$50 dollars for an eye exam; in state retirees pay \$25 dollars for the eye exam. The trustees of the SOC are again pleased to announce that **effective January 1, 2021, out of state retirees will now only pay the \$25 dollars for the eye exam** – the same as in state retirees. Also, just as a reminder, retirees are now eligible for annual eye exams and glasses – until recently this benefit was only available every two years.

I need to recognize and thank the LBA Board, Delegates and general membership for their support and confidence in securing the contractual awards benefiting our members.

I also need to recognize and thank the trustees of the SOC, including Roy Richter, Chris Monahan, Steve Birbiglia, John Beattie, Dennis Gannon and our SOC Benefits Manager MaryAnn Pellegriti for their constant efforts to enhance the benefits of our members.

So, in closing, although this year has been extremely challenging on so many fronts, I just wanted to remind you what you have done for the Association, what the Association has done for you, and to let you know how grateful the LBA Board and Delegates are for the incredible support you provide us all year long.

Fraternally,
Lou Turco
President

LBA | 212-964-7500 | lba@nypd-lba.org | <http://www.nypd-lba.org>

Due to the Corona Virus the staff of the SOC Health and Welfare are working remotely. All phone calls to the SOC are being forwarded to a single dedicated cell phone. Therefore, we ask that you only call the SOC with matters that need immediate attention. The preferable and best way for our members to contact the SOC staff is via e-mail. Please e-mail the following SOC staff directly based on the topic of your inquiry:

Prescription Matters: Jennara Cobb E-Mail - JCobb@nypd-lba.org or MaryAnn Pelligruti E-Mail - MaryAnn@NYPDSOC.com

Optical and Dental Matters: Elaine Pieszchata E-Mail - Elaine@NYPDSOC.com

Annuity Matters: Mayra Restrepo E-Mail - Mayra@NYPDSOC.com

The staff of the SOC Health and Welfare are available to assist our members. Please e-mail the respective member directly with your questions or issues and they will get back to you.

Members with urgent matters that need immediate attention may still call the SOC at 212-964-7500 (Option# 1).

Thank you for your cooperation during these uniquely difficult times. Stay safe, stay healthy, wash your hands often and practice social distancing.

LINE ORGANIZATIONS



December 18, 2020

Dear Lieutenant:

The life threatening incident that took place at the Cathedral of St. John the Divine this past Sunday is just the latest example of how the members of the New York City Police Department put their lives on the line every day to protect the residents and visitors of New York City. Once again, as civilians understandably ran from danger, members of the NYPD put their own safety aside and ran into potential death to protect the innocent. This is not an isolated unique scenario. The members of the NYPD perform such acts on an all too frequent basis. Many of our brothers and sisters in law enforcement have surrendered their lives protecting the citizens of New York City.

As a direct result of the ill-conceived policies of our politicians in Albany and New York City, lawlessness and violent crime are steadily on the rise in New York. People are being shot in numbers not seen in decades, all violent crimes are on the rise, and now FDNY EMS workers are being targeted for robberies. These politicians and their reckless policies are ushering in a new era of lawlessness as more and more NYC residents flee the resulting danger. These delusional politicians, who consistently pass legislation to benefit the criminal at the expense of the safety of the law abiding and law enforcement, disingenuously attempt to divert the blame of their reckless policies being the root cause for the rise in crime and blame the Covid-19 pandemic as the cause for the increase in crime.

Here are some of the irresponsible and criminally reckless actions taken by our state and local elected officials (Governor, Attorney General, Senators, Assembly Members, District Attorneys, City Council Speaker and numerous City Council members):

Voted to DEFUND THE NYPD

NYC City Council passed the irresponsible and reckless "Diaphragm Bill". This shows the Council's concern with the safety of the criminal over the safety of Police Officers.

NYS Governor, Senate and Assembly voted to completely repeal the protections provide to law enforcement officers under 50-a; the sole purpose of this repeal was to destroy officers' reputations and erode the fabric of trust between the community and law enforcement

District Attorneys have openly refused to prosecute numerous quality of life offenses, an increasing number of misdemeanors, obstructing governmental administration and resisting arrest. These DAs are bordering on completely abdicating their sworn duties and have no qualms in releasing offenders immediately back into society with no repercussions for their criminal/anti-social actions.

The Mayor and the Governor continue to find more and more reasons to prematurely release prisoners back into society and to parole violent criminals – even Cop killers.

Having the greatest impact on the safety of all New Yorkers, the Governor and the NYS Senate and Assembly passed Bail Reform legislation. Once again, placing the concerns of the criminal before the safety of law-abiding citizens, these politicians have created a truly revolving door criminal justice system with additional burdensome responsibilities placed on law enforcement to the benefit of the criminal.

So even as our officers routinely and continuously jeopardize their lives to save others, the cowardly politicians, hiding in the confines of their Covid-19 safe bunkers, continue to throw verbal hand grenades at the members of the NYPD hoping to destroy their reputations with any fragment of misinformation that may turn the public's opinion against the truly civic minded members of the NYPD.

Please don't have short memories and remember that you have absolutely no support in Albany, City Hall, from the City Council or from the media.

While the LBA will always be here to protect you, we suggest you employ the utmost discretion - don't be used as a political pawn.

Fraternally,

The Lieutenants Benevolent Association

LINE ORGANIZATIONS

POLICE BENEVOLENT ASSOCIATION OF THE CITY OF NEW YORK, INC.

PBA
News Clips



www.nycpba.org

Patrick J. Lynch, President



Keep Cop-Killers in Jail

In multimedia ad campaigns launched last May the PBA is thanked every New Yorker who helped us deliver over 800,000 petitions against the parole of cop-killers to the Parole Board in Albany. The PBA is encouraging the public to keep up the support by using the [Keep Cop-Killers In Jail](#) tool on this website.

Thank you for helping us
HOLD THE LINE

The NYC PBA
just delivered
816,725 petitions
to the New York
State Parole
Board opposing
the release of
cop-killers.



**But make no mistake:
WE ARE IN DANGER OF LOSING THIS BATTLE**

We have already seen **SEVEN** cop-killers paroled in the past year and a half, including two who will walk out of prison doors next month. We need every law-abiding New Yorker to tell the Parole Board that an attack on a police officer is an attack on all of us.

Visit www.nycpba.org & click:
KEEP COP-KILLERS IN JAIL



Police Benevolent Association of the City of New York, Inc.

125 Broad Street, 11th Floor, New York, NY 10004 • 212-233-5531

Patrick J. Lynch, President

www.nycpba.org

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

Name	Address/Phone	Specialty/Practice
SINGH, PRADEEP MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology, Internal Medicine
MORI, NARESH A MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 802-0090	Cardiology
PATEL, VASANT B MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology
LIMBANOVNOS, GEORGE A DC	8019 ARDREY KELL RD CHARLOTTE NC 28277 (704) 321-0656	Chiropractic
HEWETSON, DONALD J DC	1120 EBENEZER AVENUE EXT ROCK HILL SC 29732 (803) 328-2800	Chiropractic
WHITE, CURT L DC	122 GATEWAY BLVD STE 100 MOORESVILLE NC 28117 (704) 799-1416	Chiropractic
MCLEOD, TONYA S MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
ROSENZWEIG, LAURA B MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
MCELGUNN, PATRICK S MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
PORTER, JOSHUA G MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	Dermatology
KLINE, LAURA M MD	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Dermatology
BERGAMO, BETHANY M MD	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Dermatology
JOHNSON, CHARLES S MD	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Dermatology
OLIARO, JERRY P DO	2525 COURT DR GASTONIA NC 28054 (704) 834-2662	Emergency Medicine
BAUER, STEVEN R DO Ballantyne Medical Associates	15640 DON LOCHMAN LN STE A CHARLOTTE NC 28277 (704) 540-1640	Family Practice
BAUER, STEVEN R DO Ballantyne Medical Associates	16928 Lancaster Hwy, Charlotte, NC CHARLOTTE NC 28277 (704)817-8273	Family Practice Walk-in Emergency
GAFFNEY, MARY E DO Seeing Current Patients Only	4935 ALBEMARLE RD STE 1 CHARLOTTE NC 28205 (704) 566-6332	Family Practice, General Practice
LADD-SNIVELY, SUSAN E MD	1013 CHESTNUT LN STE 110 MATTHEWS NC 28104 (704) 585-8255	Family Practice

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

<u>INTERIM MANAGEMENT</u>	141 PROVIDENCE RD CHARLOTTE NC 28236 (704) 372-8230	Home Care
<u>HEALTH @ HOME CMC</u>	4701 HEDGEMORE DR ST 300 CHARLOTTE NC 28209 (704) 512-6438	Home Care
<u>KWAKU, HANS M MD</u>	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
<u>EVIVIE, PATRICK E MD</u>	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
<u>LE, STACY C MD</u> Seeing Current Patients Only	13220 ROSEDALE HILL AVE HUNTERSVILLE NC 28078 (704) 766-0320	Internal Medicine
<u>AFULUKWE, IFEDIORA F MD</u> <u>RIDDLE ANSWER</u> <u>THEY ALL MADE RIGHT TURNS</u>	209 S COLLEGE ST HEATH SPRINGS SC 29058 (803) 273-4018	Internal Medicine, Pulmonary Diseases Riddle Answer: Santa of course. The other two don't exist!
<u>SHUSTER, SARAH OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>FARREN, KRISTEN OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>PIRKO, CARYN OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>CADENA, AMANDA OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>BUDAY, ALEXA OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-7800	Occupational Therapy
<u>THURLOW, AMANDA OTR</u>	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
<u>ADAMS, DONNA M OTR</u>	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
<u>BLAKE, CHRISTINE OTR</u>	518 N GENERALS BLVD STE D LINCOLNTON NC 28092 (704) 748-0616	Occupational Therapy
<u>TAUB, NEAL S MD</u>	3535 RANDOLPH RD STE 208 CHARLOTTE NC 28211 (704) 442-9805	Pain Management, Physical Medicine & Rehabilitation
<u>ORAZULIKE, EBELE G MD</u>	342 PATRICIA LN STE 105 FORT MILL SC 29708 (803) 520-9380	Pediatrics
<u>NORTHLAKE CHILDRENS ASSOCIATES</u> <u>JAMES, MARY MARGARET M MD</u>	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics
<u>NORTHLAKE CHILDRENS ASSOCIATES</u> <u>GOODWIN, MAJE D MD</u>	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

<u>MILLER, STACI L PT</u>	5113 PIPER STATION DR STE 202 CHARLOTTE NC 28277	Physical Therapy
<u>GREENDA, MICHAEL J PT</u>	13655 PROVIDENCE RD MATTHEWS NC 28104	Physical Therapy
<u>WOODWORTH, STEPHANIE PT</u> <u>See Other Locations</u>	8814 RACHEL FREEMAN WAY STE 103 CHARLOTTE NC 28278	Physical Therapy
<u>PADGETT, LAUREN PT</u>	8326 PINE CIR STE 404 CHARLOTTE NC 28215	Physical Therapy
<u>PLATNER, KELSEY L PT</u>	8326 PINE CIR STE 404 CHARLOTTE NC 28215	Physical Therapy
<u>TURBIAK, KRISTIN PT</u>	7427 MATTHEWS MINT HILL RD STE 102-103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
<u>LEGATIE, ARIANA M PT</u>	7427 MATTHEWS MINT HILL RD STE 103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
<u>BIVENS, EMMA P DPT</u>	7427 MATTHEWS MINT HILL RD STE 103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
<u>SIGMON, MARSHALL G PT</u>	231 MT HOLLY HUNTERSVILLE STE 140 CHARLOTTE NC 28214 (704) 954-8959	Physical Therapy
<u>BRISKE, JAMIE L PT</u> <u>See Other Locations</u>	231 MT HOLLY HUNTERSVILLE STE 140 CHARLOTTE NC 28214 (704) 954-8959	Physical Therapy
<u>MORTON, ABBY PT</u>	197 PIEDMONT BLVD STE 205 ROCK HILL SC 29732	Physical Therapy
<u>RACHH, BEENAL DPT</u>	2675 COURT DR GASTONIA NC 28054	Physical Therapy
<u>DYBA, JENNIFER PT</u>	2675 COURT DR GASTONIA NC 28054	Physical Therapy
<u>FLANAGAN, DAVID L PT</u>	2675 COURT DR GASTONIA NC 28054	Physical Therapy
<u>LABRECQUE, JEFFREY PT</u>	2675 COURT DR GASTONIA NC 28054	Physical Therapy
<u>HOOPERHYDE, JORDAN PT</u>	2675 COURT DR GASTONIA NC 28054	Physical Therapy

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

<u>RAMSEY, MEREDITH P PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>BURGER, KALAH J PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>MANTOOTH, GREGORY A MD</u>	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Plastic Surgery
<u>NESS, DANIEL T MD</u>	959 COX RD GASTONIA NC 28054 (704) 866-7576	Plastic Surgery
<u>EMERSON, ERIC T MD</u>	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Plastic Surgery
<u>TIMMONS, BENSON E IV MD</u>	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Plastic Surgery
<u>SWANK, GREGORY M MD</u>	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Plastic Surgery
<u>LIESMAN, ROBERT M DPM</u>	2115 E 7TH ST STE 102 CHARLOTTE NC 28204 (704) 442-8433	Podiatric Surgery
<u>AFULUKWE, IFEDIORA F MD</u>	209 S COLLEGE ST HEATH SPRINGS SC 29058 (803) 273-4018	Internal Medicine, Pulmonary Diseases
<u>ERB, DAVID R MD</u>	1529 N LIMESTONE ST GAFFNEY SC 29340 (864) 487-9931	Pulmonary Diseases
<u>DE LA CRUZ, LUIS I MD</u>	1529 N LIMESTONE ST STE B GAFFNEY SC 29340 (864) 487-9931	Pulmonary Diseases
<u>BOSCIA, JOSEPH A III MD</u>	1005 THOMPSON BLVD UNION SC 29379 (864) 427-0278	Pulmonary Diseases
<u>FORD, PETER F MD</u>	7800 PROVIDENCE RD STE 209 CHARLOTTE NC 28226 (704) 544-7535	Vascular Surgery, General Surgery
<u>MINUTE CLINIC OF NORTH CAROLINA</u> <u>See Other Locations</u>	4100 CARMEL ROAD CHARLOTTE NC 28226 (866) 389-2727	Urgent Care
<u>MINUTE CLINIC OF NORTH CAROLINA</u> <u>See Other Locations</u>	3310 SISKEY PARKWAY MATTHEWS NC 28105 (866-389-2727	Urgent Care
<u>MINUTE CLINIC OF SC LLC</u> <u>See Other Locations</u>	1740 HIGHWAY 160 W FORT MILL SC 29708 (866) 389-2727	Urgent Care

(continued next page)

Health and Welfare

Emblem Health/GHI PARTICIPATING LABORATORIES UPDATED 10/11/20

EmblemHealth has contracts with laboratories to provide lab services for our members. Please use these network laboratories when requesting lab services for our members. If you do not have an account with any of our network laboratories, please establish one as needed by calling the applicable phone number(s) below.

LABORATORY NAME	PLANS COVERED	PHONE NUMBER	WEBSITE
ROUTINE CLINICAL LABORATORY SERVICES			
Quest Diagnostics, Inc.	All Plans	866-697-8378	questdiagnostics.com
CARDIOVASCULAR DISEASE			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
DERMATOPATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
DIALYSIS TESTING			
DaVita Labs	All Plans*	800-604-5227	davita.com
Spectra Laboratories	All Plans*	800-522-4662 or 800-433-3773	spectra-labs.com
ENDOCRINOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
GASTROENTEROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
GENE-BASED TESTING			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
HEMATOLOGY/ONCOLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
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NOSTALGIA

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

JANUARY 1882

2 January 1882

Officer DUGAN had his hand seriously cut and knee injured yesterday while stopping a runaway horse belonging to Joseph SCHNORR, 207 Green street.

A POLICEMAN INJURED

Officer Robert WALKER, of the Fourth Precinct, had his right foot severely injured this morning while returning from post by falling off the front platform of Myrtle avenue car No. 130. He was taken to the City Hospital.

A POLICEMAN BEATEN

A crowd of ruffians at three o'clock this morning beat Officer WOOLSAKE, of the Fourth Precinct, while he was doing special duty in citizen's clothes at the corner of Myrtle and Hudson avenue.

3 January 1882

POLICEMAN ARRESTED FOR DRUNKENNESS

Roundsman DOWNEY, of the Third Precinct, for intoxication arrested BERNARD REILLY a police officer, who lives at No. 486 Degraw Street, on Sunday night. REILLY was so much under the influence of liquor as to be helpless and had to be taken to the station in a wagon.

Greenpoint Items.

Martin GERKEN, of 134 Norman Avenue, who was appointed on the police force by Commissioner JOURDAN on Saturday reported for duty at the Seventh Precinct Station-house on the 1st. inst.

Arthur DUGAN, a patrolman attached to the Seventh Precinct Station-house, and against whom four charges of drunkenness are now pending before the commissioner sent his shield to the station-house on Saturday evening and resigned from the force.

5 January 1882

DISMISSED A. Third Precinct Police Officer who was Arrested for Drunkenness.

Officer Bernard RILEY, of the Third precinct, was found helplessly drunk on Monday morning by Roundsman DOWNEY. RILEY was taken to the station-house in a wagon being unable to walk. These facts were related to Police Commissioner JOURDAN yesterday. The roundsman also swore that RILEY attempted to assault him in the station-house. This the officer denied. He said he had been invited by a friend to have a New Year drink, and that he took two glasses of whiskey. Commissioner JOURDAN dismissed RILEY from the force.

24 January 1882

FLAMES--A Policeman's Gallant Rescue of Children

Six Little Ones Saved from Death, the Result of an Explosion of Kerosene, A kerosene lamp in the apartment of Bridget WHELEHAN, at No. 142 Grand Avenue, exploded about a quarter before four o'clock this morning, setting fire to the building, a two story frame structure. The WHELEHAN family occupied the top floor, where John LOFTUS, a son in law also resides. The flames spread quickly, owing to the strong wind which was blowing, and soon enveloped the upper part of the house. Officer Wm. KNIPE of the fourth Precinct, who was in the neighborhood, ran to the scene, and upon being informed there were sleeping children on the top floor, made his way upstairs. In so doing he placed himself in jeopardy, but thinking of the children he made his way to the room in which they were sleeping, and in which the fire burned fiercely, and after much effort, resulting from being obliged to make several trips to the room, he succeeded in safely removing them. The children were six in number, ranging in age from 2 to 14 years. The children were those of Mr. LOFTUS. The building was damaged \$500 and is not insured. The damage to the furniture is \$200, which is covered by insurance.

25 January 1882

OFFICER KNIPE 'S BRAVERY.

A Special Report of the Fire in Grand Avenue Yesterday. The Officer to be Commended by Commissioner JOURDAN.

In accordance with an order made by Superintendent of Police, CAMPBELL, Captain WILLMARTH, of the Fourth Precinct, has forwarded the following report in regard to the action of Officer KNIPE at the fire at No. 142 Grand Avenue yesterday morning:

Patrolman Wm. KNIPE, of my command, reported that at 3:40 A.M., while on patrol duty, he discovered smoke issuing from the second story of 142 Grand Avenue. He immediately ran there and

Continued next page.....

NOSTALGIA

POLICE-MEN NEWS

entered the front door and ran up stairs to the second story, where the smoke was so dense that it drove him back. He then entered the room on the first floor and helped Mrs. Bridget WHELEHAN, who occupied the floor, to the street, and then made another attempt to get into the rooms on the second floor, but was driven back by smoke. He returned to the sidewalk, when a small boy told him there were children on the second floor. He then made another attempt to enter the rooms, when he heard a man's voice calling him to come and help him for God's sake!

But the fire was burning so fiercely that he could not get into the room. He left went to the sidewalk where Mr. John LOFTUS, who occupied the second floor, broke the window and threw his six children out to him. He caught the children in his arms. He then assisted Mr. LOFTUS and his wife out of the window, which is ten feet from the sidewalk. The parties were all uninjured. The upper part of the house was badly burned and without the officer's assistance the fire might have been fatal to some of the occupants. The children's ages range from 2 to 14 years. The officer's mustache was slightly scorched. I think the officer's action in the matter very commendable.

Commissioner JOURDAN is to issue an order commending Officer KNIPE'S bravery at the fire.

DEATH OF A POLICE OFFICER:

Patrolman John HURST, of the Second Precinct, who has been connected with the police force for a number of years, died yesterday.

At a meeting of officers and patrolmen of the precinct at the station house yesterday afternoon, Captain CRAFTS in the chair and Sergeant MORRELL recording, the following resolution, reported by a committee, consisting of Sergeant Joseph CARROUGHER and Patrolman Francis EARLEY and John KEARNEY, were unanimously adopted.

Whereas, It has pleased the Almighty God in His divine providence to take from us our beloved companion and fellow patrolman, John HURST, a member of the police force for over five years.

Resolved, That, while we deeply mourn his death, we offer to his family in this their sad bereavement our heartfelt sympathy, assuring, them that, while they have lost a beloved son and the orphans left fatherless, we have lost a friend in our brother officer.

Resolved, That we attend the funeral in a body and that the station house be draped with the usual badge of mourning for thirty days and that a copy of the foregoing resolution be presented to the bereaved family and published in the Union Argus.

An Ex-Policeman Breaks His Wife's Arm's, An Unenviable Record.

Edward FITZSIMMONS, an ex police officer yesterday brutally beat his wife Winnifred with a club, breaking one of her arms. He was arrested for the offense, and today committed to jail for examination by Justice BERGEN. FITZSIMMONS was removed from the force for cowardice and neglect of duty in connection with the assault on a Republican torchlight procession during the campaign of 1880. He appealed to the courts and was reinstated. A few weeks ago he was again dismissed, then for beating his wife and for being drunk. There were seven charges against him.

It is said that the prisoner neglects to take proper care of his five children and the society for the Prevention of Cruelty to Children are inquiring into the matter.





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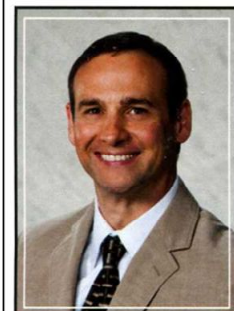
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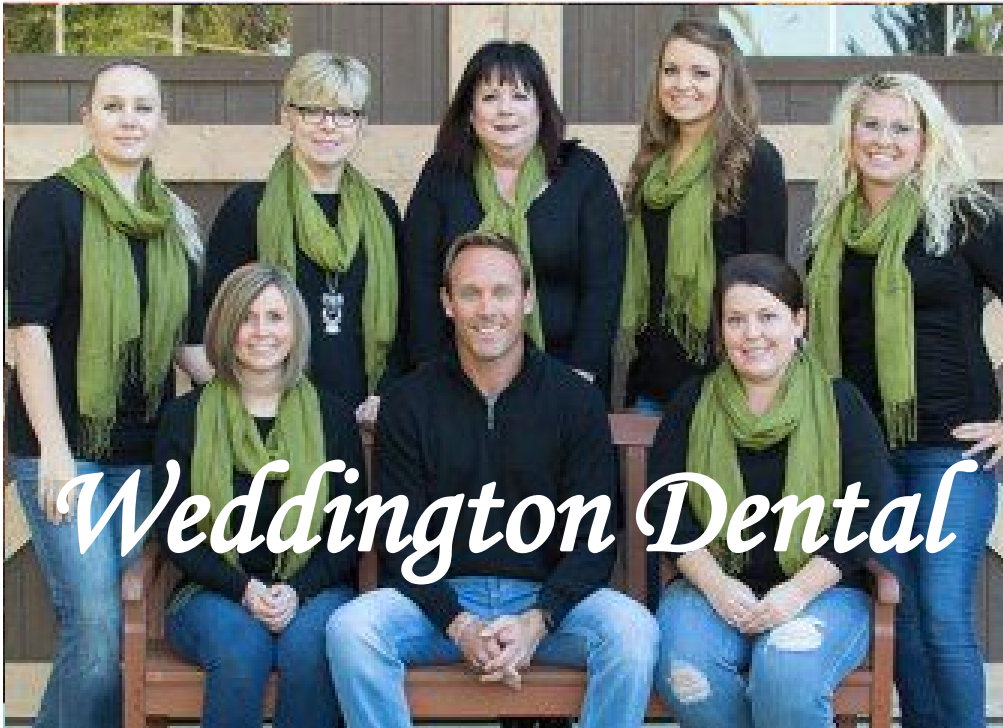
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