



# NYPD 10-13 CLUB of Charlotte, NC Inc.

137 Cross Center Rd.  
Suite 150  
Denver, NC 28037



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



Club Officers

Volume 9 Issue 3

10-13

March 2017

## PRESIDENT'S MESSAGE

Hi All,

This may seem repetitious, but because it has the potential to adversely affect us it is worth repeating.

On November 7<sup>th</sup>, 2017, for the first time in 20 years, New York State voters will be presented the opportunity to vote on whether or not they want hold a convention to change the New York State Constitution;

The convening of a **NYS CONSTITUTIONAL CONVENTION** has the possibility of being one of the major financial threats that we as New York City/State retirees face.

NY is the only state in the nation with a constitutional guarantee that one's pension benefits cannot be reduced. If there is a constitutional convention, the constitutional guarantee for all active public service employees, and **retired members**, could be removed.

Please contact your friends and family members who live in NY and ask them to vote down the proposal to hold a NYS Constitutional Convention.

Below are excerpts about the convention that were sent by the various NYC police unions.

**WHAT'S AT RISK:** Many of the rights we enjoy as New York state citizens would be fair game should a State Constitutional Convention take place. The entire document would be exposed, and these rights with it:

- Guaranteeing the right to a free public education (Article 11, §1);
- **Prohibiting reductions in public pension benefits (Article 5, §7);**
- Rights to workers' compensation (Article 1, §18);
- Rights to be a member of a union and bargain collectively (Article 1, §17); and
- Requiring the state to provide for social welfare needs (Article 27, §1).

The last time voters approved convening a convention was 1937, meaning voters rejected them in 1957, 1977 and 1997. These conventions were rejected with good reason. A voters' approval to convene a constitutional convention will make some of the hardest fought for and secured benefits we and other unions have achieved over the years vulnerable to change, if not completely lost. We ask that you speak with your family and friends and urge them to VOTE NO on November 7<sup>th</sup> in regard to convening a NYS Constitutional Convention. We will continue to remind our membership of the importance connected with ensuring that a Constitutional Convention is not convened and that our benefits are not put in jeopardy.

Continued next page.....

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

- PRESIDENT**  
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- EDITOR**  
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704-849-9234  
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# PRESIDENTS MESSAGE

Former NYC Councilman Sal Albanese has created a petition to have the new Police Academy named after NYPD hero Det. Steven McDonald: <http://act.votehorsal.com/petitions/steven-mcdonald-police-academy>

The petition states: *“Detective Steven McDonald is a New York City hero who demonstrated the best of policing and is a role model for police officers all over this city. In honor of his memory I have proposed dedicating the Police Academy in his name. City Council Speaker Melissa Mark-Viverito has **ignored** my requests that legislation be introduced to name the Police Academy after Detective McDonald.*

*If we can get **10,000 signatures**, I will personally deliver this petition to Speaker Mark-Viverito. Together, we can convince the New York City Council to act.”*

## **Why this petition is important to Sal**

I was on the Public Safety Committee as a Council member when Detective McDonald was shot in Central Park in 1986. Detective McDonald loved being a police officer and he represented the best of public service. We attended many of the same events and police funerals over the years and I was always in awe of the physical and mental strength he showed.

Despite the mindless violence that left Detective McDonald paralyzed, he was never bitter. He forgave his assailant and dedicated his life to uplifting people. He is an inspiration for everyone.

The women and men of the NYPD and their families make sacrifices every day for the people of this city. It is important to thank them for their public service by dedicating the Police Academy in honor of someone who represented the highest ideals of their profession.

To combat the high price of prescription drugs, many companies offer discount Co-Pay cards. **(See pages 26-27 for further information).**

Here is an email I received last week from Alan Berkowitz, Broward Co, FL 10-13 Club.

Today was the first time I used my Bristol Meyers Squibb Co-Pay card for my Eliquis Prescription. Before I presented my card the technician asked me for my \$118.00 Co-Pay. I presented my card and after she went back to the computer to input my updated info my new Co-pay was \$10.00. She informed me that the new Co-Pay is for 2 years.

If you use Eliquis please call 1-855-354-7847 Monday to Friday 8Am to 8pm to request your card. Several prescription companies offer discounts for their products.

Applications for our two \$1,000 and one \$500 college scholarships are due by April 3. **(See pages 9-11 for instructions and applications).**

Our guest speaker for this month's membership meeting is Rachel Faulk, a representative from the Center for Emotional Health which is a private outpatient therapist's organization, with 8 locations around Charlotte.

Dinner for this month's meeting will be corned beef & cabbage. Please be sure to respond to the meeting Evite in a timely manner so that we can make sure there is enough food for everyone.

On Saturday, May 20, 1PM the NYPD Finest Football Team will be playing the Charlotte Cobras, a team comprised of members of the Charlotte-Mecklenburg Police Department, Charlotte Fire Department, Mecklenburg County Sheriff's Office, Concord Police Department, Monroe Fire Department, York County SC Sheriff's Office and MEDIC, at North Mecklenburg H.S. 1pm.

Like we have done on their 2 previous visits to Charlotte, we will be hosting the Finest Football Team for a dinner at the Charlotte-Mecklenburg FOP Lodge #9. Date and time to be announced.

Please mark May 20 on your calendar and come out to support your NYPD brothers. Team apparel can be purchased from a link on their website: [www.nypdfinestfootball.org](http://www.nypdfinestfootball.org).

Remember to spring forward (set your clocks ahead one hour) on Sunday March 12, for Daylight Savings time.

Stay safe!

Fraternally,



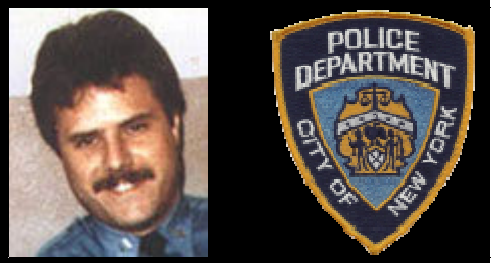
Harvey Katowitz

They Must **Never** Be Forgotten

**BLUE  
LIVES  
MATTER!**



# He Must Never Be Forgotten



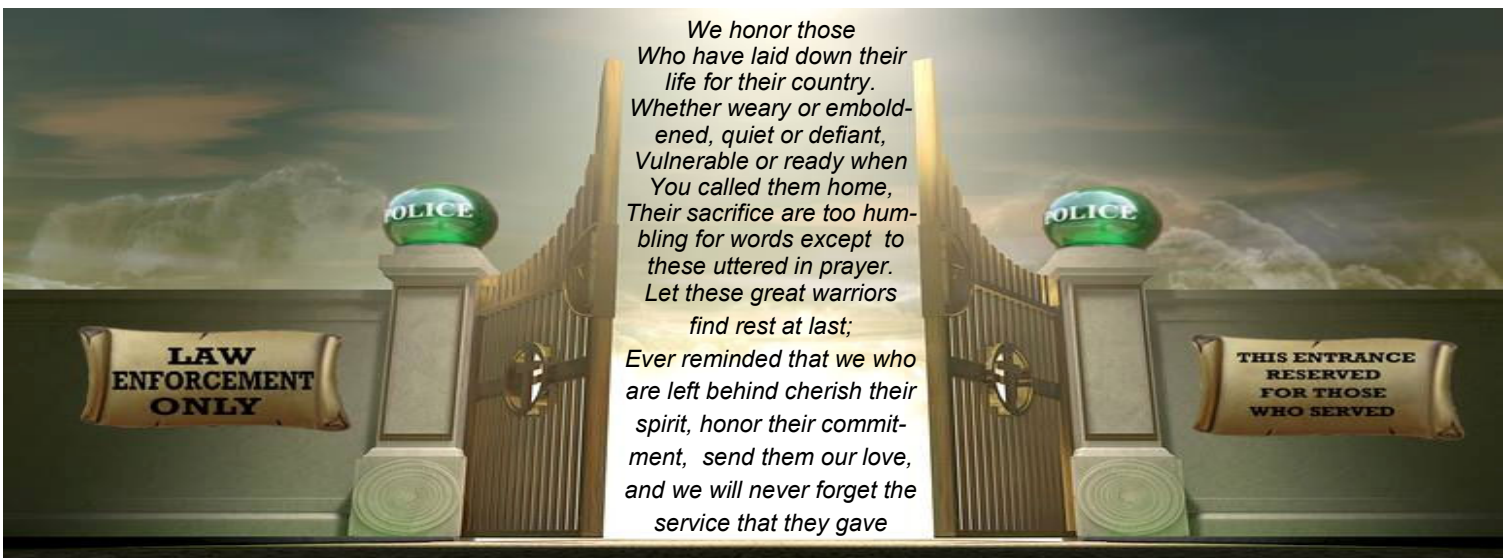
**Police Officer Thomas P. Ruotolo**

Officer Thomas Ruotolo was shot and killed after he and his partner stopped a suspect with a stolen moped. Officer Ruotolo and his partner were on patrol when they heard a report of a stolen moped over their radio. When they stopped at the corner of 149th Street and Bruckner Avenue in the Bronx, they observed the suspect filling the moped with gas at the corner gas station.

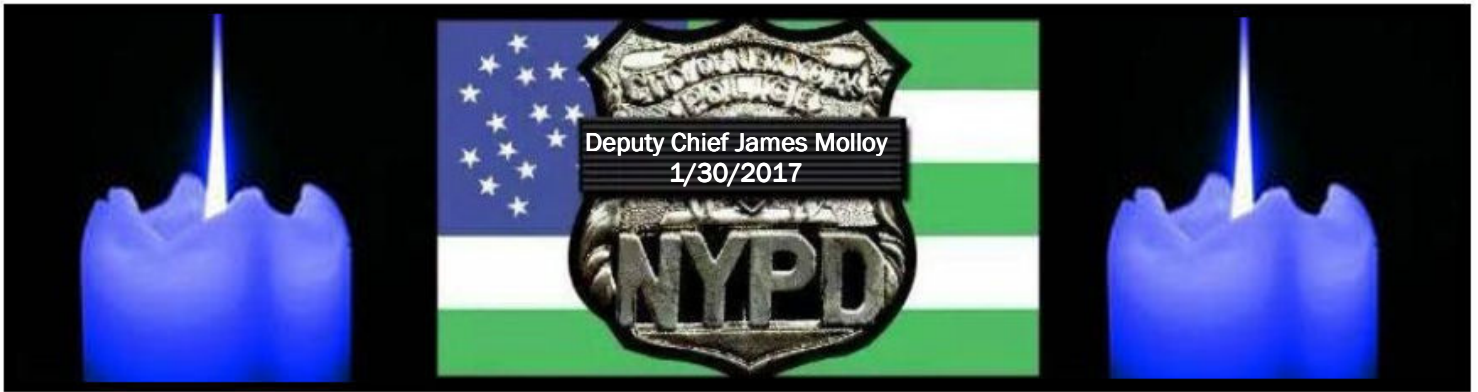
Officer Ruotolo pulled his patrol car up behind the suspect and he and his partner exited. As they approached, and before they said a word to the suspect, the suspect drew a snub nosed revolver and opened fire. Officer Ruotolo was struck in the head and killed. His partner returned fire, but was shot and wounded. An off-duty officer who was using the pay phone at the gas station witnessed the incident and opened fire on the suspect, but he too was shot and wounded.

Officer Ruotolo was pronounced dead at the scene, and his partner and the off-duty officer were removed to a local hospital and later recovered from their wounds.

The suspect fled, but was later apprehended at a local hospital when he showed up seeking treatment for four gunshot wounds. The suspect, a career violent criminal who was on parole for manslaughter and robbery, pled guilty to one charge of first degree murder and two charges of first degree attempted murder. He was sentenced to 40 years to life in prison. He is not eligible for parole until January 2024.



# He Must Never Be Forgotten



Deputy Chief James Molloy

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

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

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

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

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

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

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

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

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

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

though the suspect couldn't swim.

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

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

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

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

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

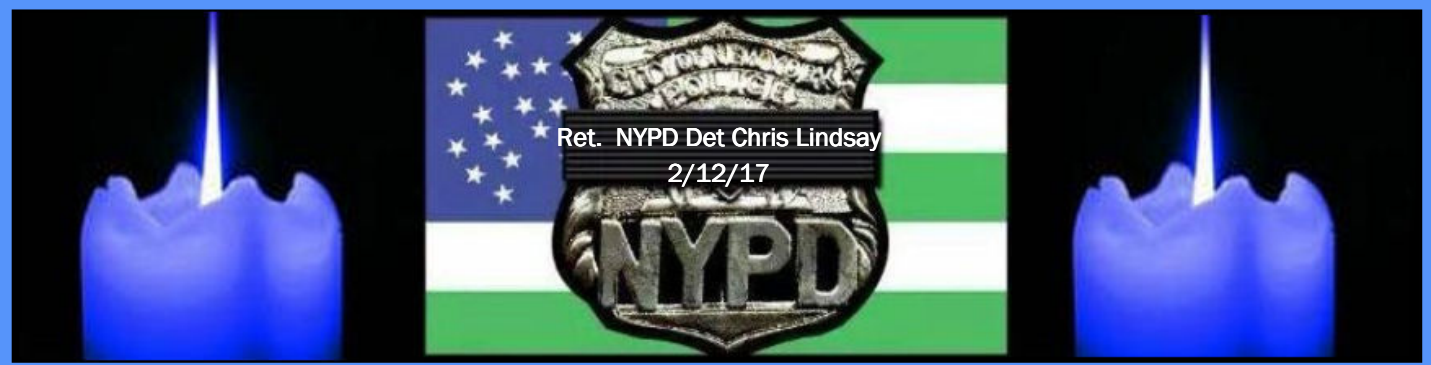
"He had the enthusiasm and energy rarely seen by many in the NYPD and was usually the first to charge in while executing search warrants. A real crime fighter who will be missed by family, friends and colleagues."

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

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



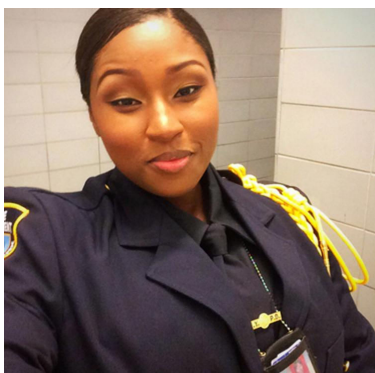
# He Must Never Be Forgotten



Ret. Detective Chris Lindsay died on Sunday, [February 12, 2017](#) at the age of forty-eight. He developed a fatal case of melanoma due to his participation at the World Trade Center Rescue & Recovery. Chris entered hospice care yesterday at Calvary Hospital on [January 27, 2017](#). He had waged a terrific battle and all that was medically available was tried, but the disease still prevailed.

There is no rhyme or reason why someone so vibrant and full of life was struck down so young. There is no explanation as to why Chris was taken from us in the prime of his life. Once again we must swallow this bitter pill and accept the Lord's will. But the sadness lingers and the knowledge that more of our brothers and sisters will fall victim to the toxins released at the World Trade Center that September morning in 2001. We have lost another member of our family - and that hurts.

May Chris be rewarded with his rightful place at the Lord's table and may he enjoy everlasting life in Heaven. May his soul and all the souls of the faithful departed rest in peace.



Off-duty 27-year-old NYPD rookie officer Bianca Bennett died and a sergeant was critically injured after their car flipped over and erupted into a fireball in the Bronx.

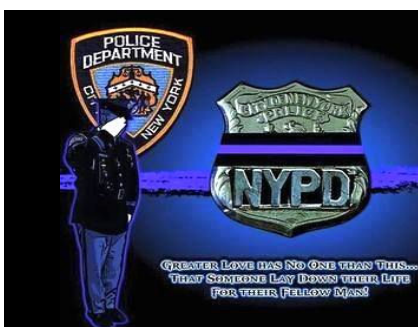
They were riding in a 2012 Dodge Charger along City Island Road when the 32-year-old off-duty sergeant, whose name was not released, lost control of the vehicle at about 11:45 p.m. Wednesday.

The car flipped over and burst into flames as it entered City Island Circle.

They managed to pull the sergeant from the flaming wreck but couldn't grab Bennett, who died at the scene.

"She was so badly burned that, at first, we didn't know if it was a man or a woman," a source said.

The two good Samaritan cops had no idea that the man they saved was a fellow officer, police sources said



# FEBRUARY MEMBERSHIP MEETING



Club Pres. Harvey Katowitz & Club Accountant Scott Boyar



# MEMBERSHIP



## 2017 Monthly Meeting Dates

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



Feb. 5 Club Trustee Bob Fee's mother passed away



## SICK DESK UPDATE

Paul Johnson is in HealthSouth Rehabilitation Hospital of Rock Hill, Room 207, 1795 Dr Frank Gaston Blvd, Rock Hill, SC 29732, 803 326-3500

Honorary member, Port Washington P.O. Mike McNulty is recovering from surgeries to repair severe injuries he received in an on-duty motorcycle accident.



### The following members joined our Club in February

- Ret. NYPD Det. Jim McNulty (Returning Member)
- Ret. Nassau Co. P.O. Ed Powers
- Ret. Essex Co., NJ Sheriff Dept. Sgt. Ricardo Koontz



We presently have 397 members, 276 from the NYPD and the remainder from 62 other law enforcement agencies.



**DAYLIGHT SAVINGS TIME  
SUNDAY MARCH 12  
SPRING FORWARD**



Dinner for this month's Membership Meeting will be corned beef and cabbage.  
Please respond to the Evite by March 9 so that we have enough food prepared for everyone.

## BIRTHDAYS



Jeffrey Felipe	3/1
John Broder	3/4
Joe Calderon	3/4
Scott Hassler	3/5
Mike Lambert	3/5
Errol Wedra	3/5
Mario Erotokritou	3/6
Charles Rice	3/8
Tom Fraser	3/9
Skip Hepburn	3/10
Michael Hall	3/10
Ron Jennings	3/14
Jim Kennedy	3/20
Glenn Kosinski	3/21
Robert Tufano	3/22
Darcy Callahan	3/23
Larry Cirigliano	3/24
James Marstan	3/25
Glenn Moses	3/26
Sal Pirrello	3/29
Antonello Giudice	3/29
Jim O'Brien	3/29
Sam Reiver	3/29
Dave Schultheis	3/29
Fred Roman	3/30
Frank Salamone	3/30



Scholarship applications are due Monday April 3.

The NYPD Finest football team will be traveling to Charlotte to play the Charlotte Cobras on Saturday May 20th at North Mecklenburg H.S. 1pm.





# MEMBERSHIP



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

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

137 CROSS CENTER RD  
SUITE 150  
DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

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

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

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

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

**Application must be received by April 3, 2017**



# MEMBERSHIP



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

137 CROSS CENTER RD  
SUITE 150  
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**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

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

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

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

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

**Application must be received by April 3, 2017**



# MEMBERSHIP



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

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

137 CROSS CENTER RD  
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DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

### College Scholarship Application 2017

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

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

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

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

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

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

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

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

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

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

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

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

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

**Application must be received by April 3, 2017**



# TRUSTEE'S PAGE



When our Club was initially formed with 35 members it was easy for the President to respond to emails from our members. Now that we have over 380 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

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



Brenda Jordan



Bob Fee



Bernard Roe



John Sabato



John Erker



NYPD CEA March 2017 Meeting Schedule		
Day, Date	Time	Location
Wednesday, March 15, 2017	6PM	1 Police Plaza

### CEA Scholarship Program Reminder:

Once again the CEA is partnering with the Steuben and Pulaski Association to offer a **High School Scholarship** examination on Saturday, **April 29, 2017, 9:00AM**. The examination will take place at St. Stanislaus School in Brooklyn. Scholarships will be awarded in the amount of \$1,000 and \$500 depending on the participants test score. CEA members who are parents, or grandparents, of 8<sup>th</sup> grade students should register by sending me an email [aresnick@nypdcea.com](mailto:aresnick@nypdcea.com) or by telephone at 212-791-8292, to secure a seat.

**The CEA College Scholarship** program will continue this year. This program is only open to high school senior/college entering **children** of active members and retirees in good standing, with awards that range from \$1,000 to \$2,500. The college scholarship is based upon top SAT or ACT scores, with an additional random winner drawn at our June membership meeting. To enter your child, forward a copy of your child's SAT/ACT results to me via email, mail or fax (866-226-8330) by **June 1st**. You can print the SAT/ACT scores from the following websites: <https://www.collegeboard.org> - SAT Results <http://www.act.org/> - ACT Results

# Line Organizations



## Health Benefits - SOC

### WHATS NEW - RETIRED

#### 1- YOUNG ADULT OPTION THROUGH AGE 29

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

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

##### Eligibility Requirements

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

Click below for more information and rate table ....

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

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

Click below for more information and rate table ....

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

#### 2 - Step-children

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

#### 3 - Coverage of Adult Children Up to Age 26

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

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

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

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

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

# Line Organizations

## SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

### SOC Health and Welfare Fund Benefits Handbook



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

Read More [http://nypdcea.org/pdfs/2011\\_soc\\_benefitbook.pdf](http://nypdcea.org/pdfs/2011_soc_benefitbook.pdf)

### [Verizon Wireless Discount for Retirees](#)

**Retired members can receive a 8% discount off of their Verizon Wireless monthly bill**

Retired members should contact Verizon Wireless Customer Service at (800) 922-0204 / press option 4 for "Other Options" / hold to speak with an Account Representative and inform them that you are looking to enroll in the retiree discount for law enforcement. You will need to provide them with a Profile ID number; the Profile ID number is 2766591. You will also need to provide them with your account number (this is your 10 digit cell phone number) and your account password. The account representative will give you a couple of options on how you can register on-line for the discount. There are other possible discounts you can sign up for; such as an additional 3% discount by receiving a paperless e-mailed monthly bill.

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

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

(212) 964-7500 Phone  
(212) 964-4240 Fax  
Emergency Hotline:  
(212) 330-8038



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

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

The following scholarships will be awarded:

- Two \$3,000 scholarships will be awarded. One each to the female and male student with the highest SAT scores
- Two \$2,500 scholarships will be awarded. One each to the second place female and the second place male student

Two \$2,000 scholarships will be awarded. One each to the third place female and the third place male student

Winners will be notified prior to the August LBA Meeting, and awards will be presented at the August LBA Delegate and General Membership Meeting (date and location are yet to be determined). In case of ties, awards will be split among the highest scores achieved on any single day.

### **Delegate and General Membership Meeting Luncheon**

Wednesday March 29, 1200 PM. (We will be acknowledging our Leaders of the Finest at the luncheon)

Villa Barone Manor  
737 Throggs Neck Blvd.  
Bronx, NY



## SERGEANTS BENEVOLENT ASSOCIATION

POLICE DEPARTMENT, CITY OF NEW YORK  
35 WORTH STREET, NEW YORK, NY 10013  
212.226.2180 FAX 212.431.4280  
[www.sbanyc.org](http://www.sbanyc.org)

January 19, 2015

EDWARD D. MULLINS  
PRESIDENT

ROBERT GANLEY  
VICE PRESIDENT

PAUL A. CAPOTOSTO  
TREASURER

VINCENT VALLELONG  
RECORDING SECRETARY

GARY DeROSA  
FINANCIAL SECRETARY

ANTHONY BORELLI  
HEALTH & WELFARE  
SECRETARY

VINCENT GUIDA  
CITY-WIDE SECRETARY

Mr. Richard Steier  
Editor  
The Chief  
277 Broadway, Suite 1506  
New York, NY 10007

Dear Editor:

Apparently, there is yet another sheriff in Town.

Your article dated January 16, 2015, entitled "DOI Commissioner: We'll Intervene If NYPD Doesn't Address Chokeholds" contains an entirely gratuitous statement from Commissioner Mark G. Peters of the Department of Investigations wherein he threatens to arrest members of the NYPD if they, in his estimation, "violated the Penal Code of the State of New York".

This misguided threat from a Commissioner who has pronounced himself the final arbiter of what constitutes a crime in the City – despite the existence of the duly-elected District Attorneys who serve in that capacity - does nothing but further demoralize the women and men who protect the citizenry, and detracts from the important, on-going and productive dialogue regarding the state of policing in the City.

We do not share Mr. Peters' view, publicly declared, that his intervention is warranted. The report generated by his office, which is the basis for his decree – a report in which his Department reviewed case files generated by other agencies but takes no firsthand action to meet with witnesses or confirm the conclusions reached by other investigators – concludes that the NYPD disciplinary process is "historically" (defined in his report as "since 2009") recalcitrant in punishing officers who allegedly employed a "chokehold" during the course of an arrest. If improvements are not made, he claims, he will intervene and arrest.

Continued next page.....

# Line Organizations



EDWARD MULLINS  
PRESIDENT

ROBERT GANLEY  
VICE PRESIDENT

**SERGEANTS BENEVOLENT ASSOCIATION**  
35 WORTH STREET, NYC 10013-2935

REST IN PEACE **SERGEANT PAUL TUOZZOLO**

What Commissioner Peters ignores is that the “substantiated” (meaning “unproven”) allegations upon which he makes his threat are subject to review by other agencies, including the newly-formed Administrative Prosecution Unit of CCRB. Of the ten substantiated cases out of 1022 complaints to CCRB (thus, 1012 were not “substantiated”) which constitute the universe (his word) of cases reviewed, APU has taken one “chokehold” case to trial – and lost. One other chokehold case was dismissed by APU, and one is pending. The remaining six were administratively adjudicated by the Department, with administrative penalties being meted out by Commissioner Raymond Kelly, who earned a well-deserved reputation among the rank and file as an extremely tough disciplinarian.

CCRB does not distinguish “chokeholds” – thus, CCRB has substantiated chokehold cases where the officer involved was not even aware that, in the course of wrestling a violent felon into custody, he momentarily restricted the breathing of the suspect during a minutes-long arrest process. Indeed, CCRB “substantiates” chokehold cases where the “choke” was incidental, accidental, unintentional or even unknown to the officer involved. These are the factors considered by the Department when determining punishment to its members – not the simple reliance upon the inflammatory and often misused term “chokehold”.

Finally, we note that a prerequisite to arresting officers for the use of a chokehold is a Penal Code that criminalizes it. There is none, nor should there be, insofar as there are already numerous laws on the books – both State and Federal – that criminalize the use of intentional excessive force by police officers.

We suggest that Commissioner Peters reconsider his unwarranted threat. The image of yet another cowboy riding down Main Street shouting “I’m the new law in Town” does nothing to further the serious discussion needed to mend the fabric of the City.

Edward Mullins  
President  
Sergeants Benevolent Association  
NYPD



# Line Organizations



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

### The New York State Constitutional Convention

*from Michael J. Palladino, DEA President*

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

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

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

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

#### The Purpose of the Referendum

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

To call Convention;

To elect Delegates to a Convention; and

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

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

#### Constitutional Convention Milestones

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

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

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

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

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

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

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

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

# Line Organizations



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

The DEA gets many inquiries from our members about DEA cards and other items (shield cases, etc.) being sold on ebay, Craigslist, or elsewhere on the Internet. This is an issue the union has been aware of and has been working on for many years.

It is deeply offensive to the membership to see DEA cards for sale on various websites on the Internet. If you see sales of our cards online, please contact DEA Headquarters Trustee Patrick Donohue at [patrickdonohue@nycdetectives.org](mailto:patrickdonohue@nycdetectives.org)

Each DEA card carries the disclaimer/information, "This card is the property of the NYC DEA. It may not be sold or duplicated, except by the NYC DEA. This card may be confiscated by any law enforcement officer."

Please be advised that the DEA can also have an item removed from ebay if a vendor is violating our trademarked name, logo, and motto by manufacturing and selling an unauthorized item that the DEA does not create, but which carries our name, logo, initials, or our "Greatest Detectives *in the World*" motto. In those instances, the DEA can use the ebay "VERO" (copyright verification) program and file a report with the website stating the item for sale is in violation of our trademarks. We have been successful in removing items for sale (fake parking placards, etc. for instance) that violate our trademark holdings.

In addition, authentic police gear (such as full-sized NYPD shields, NYPD flak jackets, etc.) may also not be sold on ebay.

If you see a DEA item for sale on ebay, Craigslist, or another Internet site and the item appears to be fake or counterfeit, please email the link to Patrick Donohue at [patrickdonohue@nycdetectives.org](mailto:patrickdonohue@nycdetectives.org) ... and Sam Katz at [samkatz@nycdetectives.org](mailto:samkatz@nycdetectives.org) ... and the union will investigate the situation.

DEA members, both active and retired, are advised to exercise discretion regarding to whom they gift DEA cards. Commemorative cards should not be dispensed to individuals of questionable character as it could result in a negative reflection on our membership and on our union.

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

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

- Lab Tests
- X-Rays, Blood Work, MRIs, Sonograms
- Allergy Injections
- Psych Pharm Management
- Hearing Evaluation
- Physical Speech Therapy
- Other exclusions may apply that are not listed above.

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

Checks will be mailed in April.

## DEA's 100th Anniversary in 2017

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

# Line Organizations



## PBA IN THE NEWS

- Feb. 27, 2017 Police officers demonstrate unity with overwhelming approval of contract.  
<http://www.nycpba.org/releases/pr170227-results.html>
- Feb. 24, 2017 The **Daily News** reports that Pat Lynch makes the case for professional pay for NYC police officers when a poll finds that the public is satisfied with how deBlasio is managing crime.  
<http://www.nycpba.org/releases/pr170119-quinnipiac.html>
- Feb. 20, 2017 **10-13:** Wed, March 29 benefit in support of the Brian Moore Memorial Fund at Mulcahy's in Wantagh.  
<http://www.nycpba.org/10-13/moore.pdf>
- See [links to outside organizations](http://www.nycpba.org/policelinks.html), including new one to NYPD Rugby Football Club.  
<http://www.nycpba.org/policelinks.html>
- Feb. 14, 2017 2017 During the lead in to the State of the City speech, a NY 1 News panel discuss changes in the Mayor's relationship with the NYPD and the impact the PBA's protests had on achieving a better contract for police officers.  
<http://www.nycpba.org/news/ny1/ny1-170213-soc.html>
- On Valentine's Day 1999, Police Officer Matthew Dziergowski made the ultimate sacrifice when he heroically put his RMP between a speeding car and his fellow officers saving them from certain death on a Staten Island Highway. Today, 18 years later, Matt Dziergowski was remembered by hundreds of fellow officers, family and friends at a memorial mass at St. Christopher's Church on Staten Island. See photos on Facebook.  
<https://www.facebook.com/nycpba/posts/1826410860909105>
- New date for pension seminar. <http://www.nycpba.org/benefits/pensionseminar.pdf>
- Feb. 8, 2017 2017 New employment opportunities <http://www.nycpba.org/employment.html>
- Feb. 7, 2017 The Chief Leader [reports](http://www.nycpba.org/news/ch/ch-170207-contract.html) and [editorializes](http://www.nycpba.org/news/ch/ch-170207-editorial.html) on the tentative PBA contract negotiated with the City.  
<http://www.nycpba.org/news/ch/ch-170207-contract.html>, <http://www.nycpba.org/news/ch/ch-170207-editorial.html>
- Feb. 6, 2017 The Post report Pat Lynch's comments from "The Cat's Roundtable" radio program which aired Sunday morning saying that the constant trailing of deBlasio helped the PBA to obtain the tentative contract.  
<http://www.nycpba.org/news/nyp/nyp-170206-contract.html>
- Feb. 3 2017 Offers & Discounts: Nets — Law Enforcement Night, March 14. Deadline for ticket purchase, March 5
- Feb. 1, 2017 A Different and Better Contract—A tentative five-year deal which pays police officers 2.25% more than the established pattern and agrees to restore full line of duty disability benefits for all officers is reported by print media.  
<http://www.nycpba.org/news/nyp/nyp-170201-contract.html>

## Links to Police Line and Fraternal Organization websites



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



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



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



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



<http://nypdpea.com/>



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



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



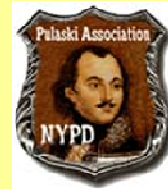
<http://www.nypdemeralds.com/>



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdsteuken.org/>

## September 11th Victim Compensation Fund

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



## 9★ HEALTH WATCH

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

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

**February 24, 2017** -- *OH&S* -- NIOSH Director Denies Sixth Petition to Add Autoimmune Diseases to WTC List

[http://www.downtownexpress.com/2017/01/30/in-the-wind-experts-say-thousands-of-downtowners-affected-by-toxic-911-dust-still-missing-from-zadroga-act-rolls/](http://www.downtownexpress.com/2017/01/30/in-the-wind-experts-say-thousands-of-downtowners-affected-by-toxic-911-dust-still-missing-from-zadroga-act-rolls/http://www.downtownexpress.com/2017/01/30/in-the-wind-experts-say-thousands-of-downtowners-affected-by-toxic-911-dust-still-missing-from-zadroga-act-rolls/)

**February 24, 2017** -- *Washington Post* -- Firefighters and cancer: Is a risky job even riskier?

[https://www.washingtonpost.com/local/public-safety/firefighters-and-cancer-is-a-risky-job-even-riskier/2017/02/24/801c3228-f440-11e6-8d72-263470bf0401\\_story.html?utm\\_term=.b3b3f7d98482&wpisrc=nl\\_buzz&wpmm=1](https://www.washingtonpost.com/local/public-safety/firefighters-and-cancer-is-a-risky-job-even-riskier/2017/02/24/801c3228-f440-11e6-8d72-263470bf0401_story.html?utm_term=.b3b3f7d98482&wpisrc=nl_buzz&wpmm=1)

**February 17, 2017** -- *The Hill* -- [We must ensure our 9/11 first responders are protected — they acted to protect us](#)

It sounds odd to express happiness over being sued. There are, however, situations where being sued shows that you are fighting for justice and what is right. <http://thehill.com/blogs/pundits-blog/the-judiciary/320204-we-must-ensure-our-9-11-first-responders-are-protected-they>

**February 17, 2017** -- *Chief* -- 9/11-Related Diseases Continue to Take Toll: 4 Firemen This Year 126 From FDNY, 100 Cops Long-Term Casualties Of WTC Exposure [http://thechiefleader.com/news/news\\_of\\_the\\_week/related-diseases-continue-to-take-toll-firemen-this-year/article\\_0cfacdb8-e252-11e6-be49-1b54c5b92db5.html](http://thechiefleader.com/news/news_of_the_week/related-diseases-continue-to-take-toll-firemen-this-year/article_0cfacdb8-e252-11e6-be49-1b54c5b92db5.html)

**February 17, 2017** -- *WNBC* -- 5 FDNY, NYPD First Responders Die From 9/11-Related Illnesses Within a Week

Five first responders — three FDNY and two NYPD employees — have died from 9/11 related illnesses within the last week.

[http://thechiefleader.com/news/news\\_of\\_the\\_week/related-diseases-continue-to-take-toll-firemen-this-year/article\\_0cfacdb8-e252-11e6-be49-1b54c5b92db5.html](http://thechiefleader.com/news/news_of_the_week/related-diseases-continue-to-take-toll-firemen-this-year/article_0cfacdb8-e252-11e6-be49-1b54c5b92db5.html)

**February 13, 2017** -- *NYC Patch* -- New York Firefighter Dies From 9/11-Related Cancer Retired firefighter Robert Newman died on Thursday at age 70 from 9/11-related cancer, his colleagues said.

<http://patch.com/new-york/new-york-city/new-york-firefighter-dies-9-11-related-cancer>

**February 10, 2017** — *IJR* — First Responder Who Helped 9-11 Victims While Off Duty Dies from Cancer Linked to Ground Zero Dust Nearly 16 years after the attacks on the World Trade Center, New York City Fire Department EMS Lieutenant Edith Torres died Wednesday as a result of toxic dust she inhaled at Ground Zero.

<http://ijr.com/2017/02/799083-first-responder-who-helped-9-11-victims-while-off-duty-dies-from-cancer-linked-to-ground-zero-dust/>

**February 9, 2017** — *NY Daily News* — FDNY EMS lieutenant, who helped Sept. 11 victims while off-duty, dies of 9/11-linked cervical cancer An FDNY EMS lieutenant whose partner died when the Twin Towers fell is the latest casualty of the toxic dust at Ground Zero, according to her family. <http://www.nydailynews.com/new-york/fdny-ems-hero-dies-9-11-linked-cervical-cancer-article-1.2968881>

**February 8, 2017** — *NY1* — Whistleblowing Lawyer Who Exposed Alleged 9/11 Victims' Fund Scam Speaks Out

The lawyer credited as the whistleblower on an alleged scam targeting 9/11 first responders is speaking out. <http://www.ny1.com/nyc/all-boroughs/news/2017/02/8/whistleblowing-lawyer-who-exposed-alleged-9-11-victims--fund-scam-speaks-out.html>

**February 7, 2017** — *AP* — Company accused of scamming 9/11, NFL concussion victims

A company that promised sick 9/11 responders and NFL players with concussion injuries that it could “cut through red tape” to get their payouts faster lured them into advances that meant hundreds of thousands of dollars in illegally high interest ...

<http://www.cbsnews.com/news/scam-911-nfl-concussion-victims-cfpb-ny-attorney-general/>

**February 6, 2017** — *Downtown Express* — [In the wind: Experts say thousands of Downtowners affected by toxic 9/11 dust still missing from Zadroga Act rolls](#) <http://www.downtownexpress.com/2017/01/30/in-the-wind-experts-say-thousands-of-downtowners-affected-by-toxic-911-dust-still-missing-from-zadroga-act-rolls/>

**FREQUENTLY ASKED QUESTIONS (FAQs)** <http://www.911healthwatch.org/q-a/>

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



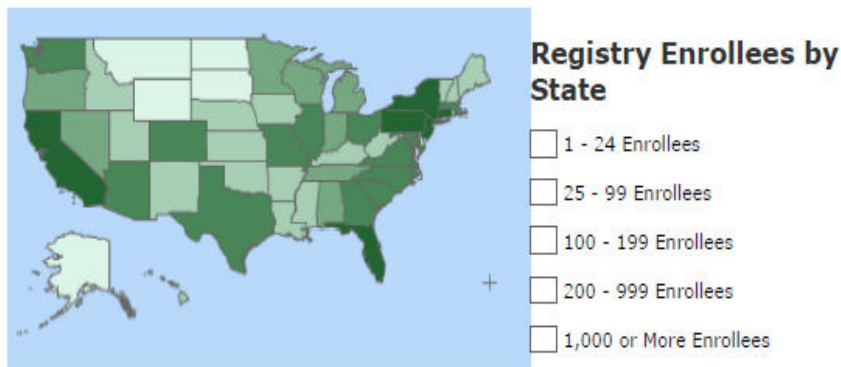
## World Trade Center Health Registry

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

### WTC Health Registry

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

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



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

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

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

### Registry findings are shared with:

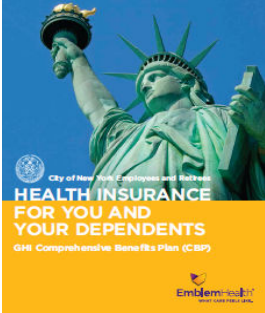
- Enrollees and the public to help those affected by 9/11 make informed decisions about their health.
- Health researchers who are conducting studies about people affected by 9/11. [Doctors and other medical providers](#) who may treat people affected by 9/11. <http://www1.nyc.gov/site/911health/researchers/providers.page>

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

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

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

# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

## SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

Continued next page.....

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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



Office of Labor Relations

## NYC Health Benefits Program

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

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**Rick Thomason**  
Adjutant  
Department of North Carolina  
Mid East Division  
Marine Corps League  
252-903-0386



Liver Fluke: Update on a Cancer-causing Parasite

(Adapted from an article by Claudia Gary in the January/February 2017 edition of The VVA Veteran magazine)

One of the most insidious (of parasites) is the liver fluke -- *Opisthorchis viverrini* or *Clonochis sinensis* -- a freshwater-fish-borne flatworm that causes cholangiocarcinoma (cancer of the bile duct).

Cholangiocarcinoma is widespread in areas of Southeast Asia due to the popularity of traditional dishes in which fish is either raw or insufficiently cooked to kill the parasite. Many veterans who served in or near Vietnam acquired the parasite.

What makes liver fluke infection especially ominous is the parasite can live and reproduce in the bile duct for thirty years or longer. This causes chronic inflammation that eventually creates cancerous cells before producing noticeable symptoms. Although detection and elimination of the parasite are easy at an early stage, all too often the infection is not discovered until a patient has Stage IV cancer. Typically, the first visible signs include jaundice resulting from a blocked bile duct. At this stage, the prognosis is dismal and the same cancerous blockage that causes jaundice also locks in a still-thriving colony of liver flukes, preventing their detection in stool samples.

Liver flukes often cannot be detected by the usual method because they are sealed into the bile duct. A non-invasive test is being developed that would detect liver fluke infection by determining species-specific antigens in the urine. This is described in a 2016 article from Thailand published in the journal "PLOS Neglected Tropical Diseases."

All in-country Vietnam veterans are encouraged to get tested for liver flukes before cancer symptoms appear. In the worst cases, the test would provide survivors with the information to help prove service connection when applying for VA benefits. Unfortunately, lack of information and the resultant confusion about this cancer have continued to obstruct such claims, making them more difficult for veterans and their families.

Recent studies have focused on increased awareness, education, cancer treatment and early diagnostic methods. Today, the evidence and explanation are clearer and widely available. See also [vvaveteran.org/34-2/34-2\\_parasites.html](http://vvaveteran.org/34-2/34-2_parasites.html) for additional information.

For anyone who has traveled to Southeast Asia and eaten local food but has no symptoms, testing is worth-while and simple. It can be done through the VA or a private physician. If liver fluke infection is detected, it is easily treated using the following guidelines from CDC.

[cdc.gov/dpdx/opisthorchiasis/tx.html](http://cdc.gov/dpdx/opisthorchiasis/tx.html)



# Health and Welfare



Office of Labor Relations

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

## ADDITIONAL INFORMATION

### GHI-CBP/EBCBS Services Requiring Pre-Certification

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

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

In-patient Admissions Within 48 hours of an emergency admission

Ambulatory Surgery

Physical and Speech Therapy After the 16th visit.

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

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

### Maximum Out-of-Pocket (MOOP)

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

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

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

### For July 1, 2016 – December 31, 2016

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

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

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

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

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

# Health and Welfare



**NATIONAL CONSUMERS LEAGUE**

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

Posted by NCL staff -

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

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

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

What are they?

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

How do they work?

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

### **Things to know about co-pay cards:**

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

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

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

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

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

### **Things to know about discount cards:**

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

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

### **Who pays for these cost savings for you?**

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

(Continue next page.....)

# Health and Welfare

## Be on the lookout

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

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

## Learn more

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

## Freecopay.com <http://freecopay.com/>

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

## Co-pay Cards from Pharmaceutical Manufacturers

Drug manufacturers offer specific co-pay assistance for a variety of medications, here are a few examples:

Lipitor \$4 co-pay/prescription

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

## NeedyMeds <http://www.needyeds.org/>

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

## Familywise: Prescription Discount Card <https://familywise.org/>

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

Mobile Apps

## Other prescription assistance programs

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

## Partnership for Prescription Assistance <https://www.pparx.org/>

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

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

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

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

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

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

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

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

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

## HelpRx.info [https://www.helprx.info/discounts utm\\_campaign=newmedia&utm\\_medium=search&utm\\_source=MS&utm\\_term=online% 20pharmacy&adid=956698319&matchtype=e&Network=%7bifContent:Content%7d%7bifSearch:Search%7d&SiteTarget=% 7bplacement%7d](https://www.helprx.info/discounts&utm_campaign=newmedia&utm_medium=search&utm_source=MS&utm_term=online%20pharmacy&adid=956698319&matchtype=e&Network=%7bifContent:Content%7d%7bifSearch:Search%7d&SiteTarget=%7bplacement%7d)

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

# THIS AND THAT

## Guide for Surviving Beneficiaries

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

### 1. NYPD Operations Unit

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

### 2. NYC Police Pension Fund

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

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

### 3. Member's line organization

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

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

### 4. Health Benefits Program

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

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

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

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

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

The scammers can then demand payment.

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

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

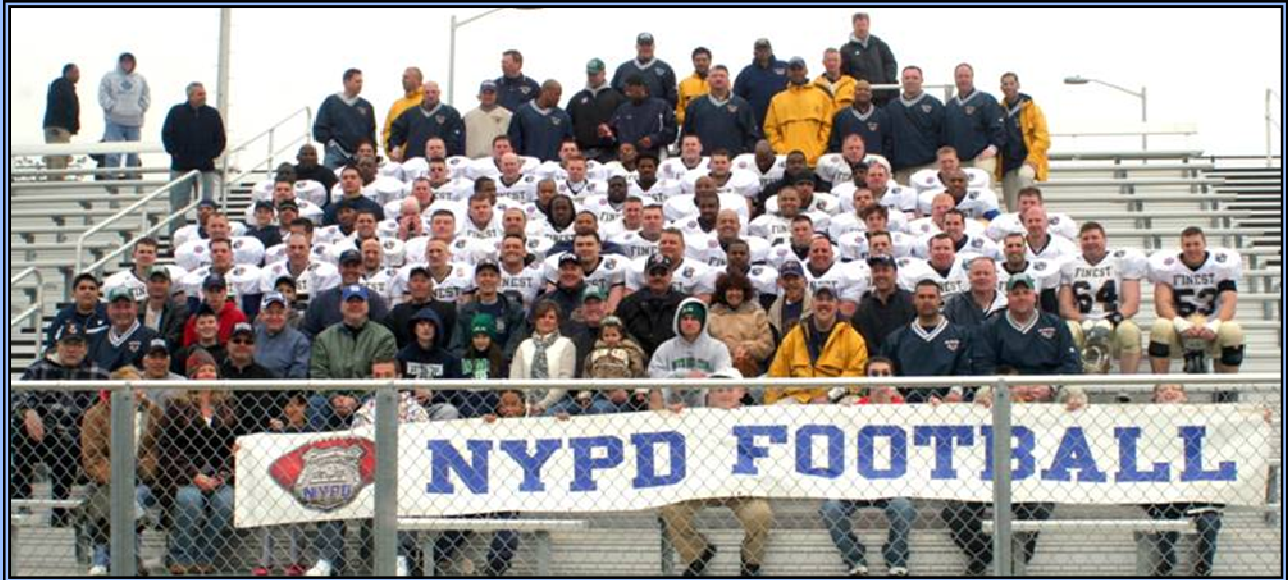
If you receive an unsolicited robocall from an organization or business, just hang up. If you are on the Do Not Call List and a company calls out of the blue to ask questions, it's likely a scam. Avoid responding with "yes, sure or ok."

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

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

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

# What's Happening



May 30, 2008 NYPD 10-13 Club Members and their families braved unseasonably cold and blustery weather to cheer for the NYPD football team in their victory in a National Public Safety Football League game against the Charlotte Cobras.

On Saturday, May 20, 1PM the NYPD Finest Football Team will be playing the Charlotte Cobras at North Mecklenburg H.S. 1pm. The Charlotte Cobras are comprised of members of the Charlotte-Mecklenburg Police Department, Charlotte Fire Department, Mecklenburg County Sheriff's Office, Concord Police Department, Monroe Fire Department, York County SC Sheriff's Office and MEDIC.

Please come and support your NYPD brothers. Team apparel can be purchased from a link on their website:  
[www.nypdfinestfootball.org](http://www.nypdfinestfootball.org).

Excerpt from the Cobra's website: For the Cobras' first home game of the season, the team will host the perennial powerhouse NYPD Finest on May 20th. The Finest have won nine league championships making them the most prolific team in the NPSFL. The Cobras have played The Finest five times, resulting in only one victory. The most memorable game was the 2013 National Championship Game where the Cobras fell to The Finest 10-7.

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

## NOTICE TO ALL UMOs

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

**DO IT TODAY!!**

Applications are located at the security desk.

\*\*Applications must be submitted to the Police Pension Fund by September 11, 2010.\*\*  
For questions please call 212-693-5960.



## NYPD COLUMBIA ASSOCIATION



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



COINS COST ONLY \$10 EACH

FOR FURTHER INFO PLEASE CALL:  
LIEUTENANT ANTHONY CUCUZZA  
OFFICE: 646-610-7899  
CELL: 847-672-5024

# WHAT'S HAPPENING

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

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

## **Your Rates Include**

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

## **RATES & ACCOMODATIONS**

**WEEKEND PACKAGE RATES ARE PER PERSON, PER NIGHT**

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

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

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

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

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

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

A \$150.00 deposit, room is required

Make check payable to: Villa Roma Resort Hotel

### **Mail To:**

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

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

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

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

# WHAT'S HAPPENING

## INFORMATION SUMMARY



### ROOMS:

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

### DINING:

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

### SEASONAL DINING:

- The Beechwoods Restaurant
- Beechwood Grill
- Pool Grill

## SUMMARY OF ON-SITE AMENITIES & FACILITIES:

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

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

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

## SUMMARY OF NEARBY ATTRACTIONS:

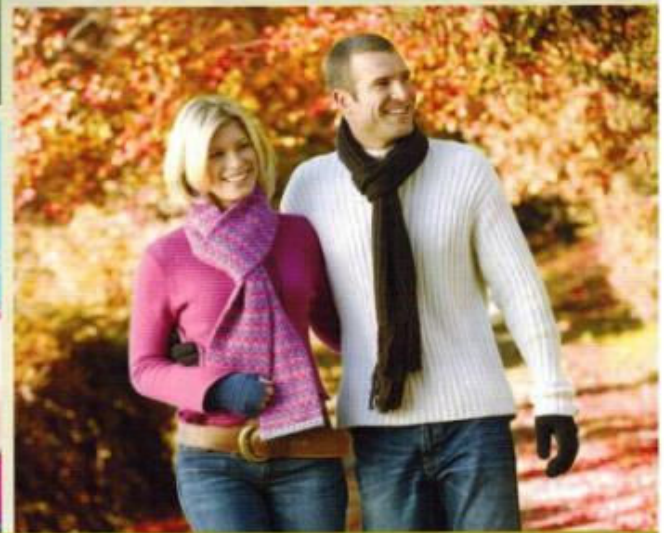
- Ski Area – Holiday Mountain, Elk Mountain
- Historical Sites, Parks & Museums
- Rafting & Canoeing on the Upper Delaware
- Scenic Catskill Mountains
- Beaverkill & Willowemoc Rivers

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

- Covered Bridges
- Guided Fishing Trips
- Farm Markets
- Fort Delaware
- Distilleries / Breweries / Vineyards
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# WHAT'S HAPPENING

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# BRONX DETECTIVES

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

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

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

## CONTACTS

*Frank McDonagh*  
[fmcdonagh@gmail.com](mailto:fmcdonagh@gmail.com)

(H) 845-735-2043

(C) 914-953-2609

*John Hennessy*  
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(H) 845-356-6742

(C) 845-596-3857

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[capdbbx@aol.com](mailto:capdbbx@aol.com)

(H) 845-735-5820

(C) 914-522-0403

# THIS AND THAT



## 2017 Legislative Agenda Takes Shape

Six weeks into the legislative session, nearly all of our agenda has been introduced in each house. For the three bills that show as introduced in only one house, we have sponsors to introduce them in the other house. It's just a matter of processing the introductions. Since this is a new legislature, all prior year bills have to be re-introduced and receive a new bill number. To see the agenda with the new bill numbers for this session click here: <http://files.constantcontact.com/0d471df9001/ae947f1c-5da8-4226-9281-1375b8db6424.pdf>

Additionally, we are receiving positive feedback from legislators in opposition to Governor Cuomo's onerous proposals to cut Medicare reimbursement and eliminate IRMAA payments for retirees in the New York State Health Insurance Plan. If you have not yet reached out to your legislator on these budget issues, please do so. For a sample letter or talking points, click here: <http://files.constantcontact.com/0d471df9001/55688e87-1ab5-4c94-b5aa-9f0451cbfe68.pdf>

To obtain contact information for your legislator click here: <https://openstates.org/> and enter your address.

As reported previously, Kevin Cleary has been retained as our lobbyist for the 2017 session. Kevin will be collaborating with colleagues Tim Sheridan and David Langdon on our issues. Both have extensive legislative experience in the capitol. All three attended our recent Board of Directors meeting, and we look forward to a successful session.

## Constitutional Convention Opposition Grows

At our fall Annual Meeting, Comptroller Tom DiNapoli was the first statewide elected official to come out in opposition to convening a convention to amend the state constitution. Now, he has been joined by the two legislative leaders, as Senator John Flanagan and Assembly Speaker Carl Heastie have come out against having a convention.

On the ballot this November, voters will be asked if they want to convene a convention to amend the state constitution. This ballot question is required to be asked every 20 years.

Two very important provisions are contained in the existing constitution: (1) our pension cannot be reduced; (2) our pension is exempt from New York State income tax. If a convention were to be convened, it could take up any issue it decided to. Accordingly, RPEA opposes the convening of a convention, and urges everyone to vote "NO".

## RPEA in the News

The Albany Times Union recently published two Letters to the Editor submitted by RPEA.

To see the letters click here <http://files.constantcontact.com/0d471df9001/07ebda34-aa19-4a90-9359-7c4a7e7fc4ac.pdf> and here <http://files.constantcontact.com/0d471df9001/3a4cab4b-59de-4ed9-bb76-723f6d5790d7.pdf>

RPEA is the only organization whose **sole** purpose is to represent retired public employees. When the opportunity is right, and the situation so warrants, we also speak out on behalf of all retirees.



HR 218 classes have been scheduled for Sunday March 12 at Denver Defense.

You can register for the class at <https://denverdefenseusa.com/hr218-course-registration/>



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

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

# THIS AND THAT



REP. RICHARD HUDSON'S (NC-08)  
CONCEALED CARRY RECIPROCITY ACT OF 2017

## Problem

Your driver's license works in every state, so why doesn't your concealed carry permit? Just like your privilege to drive, your Second Amendment right does not disappear when you cross state lines. However, conflicting state codes have created a confusing patchwork of reciprocity agreements for concealed carry permit holders.

Without nationwide reciprocity, a North Carolina resident cannot travel to Delaware without having to reroute their trip to avoid driving through Maryland. In addition, a Pennsylvania resident who is a concealed carry permit holder consistently worries about making a wrong turn, ending up in New York, and breaking the law. Even the most careful and knowledgeable concealed carry permit holders find it difficult to navigate the current maze of state and local concealed carry laws.

Many Americans utilize concealed carry as their Constitutional right to self-defense, and we must guarantee that right is not infringed upon.

## Solution

To ensure that our Second Amendment right does not disappear when we cross state lines, Rep. Richard Hudson (NC-08) introduced the *Concealed Carry Reciprocity Act of 2017* with strong support by major pro-Second Amendment groups. This legislation will:

- Ensure that valid concealed carry permits issued in one state are valid for carrying concealed handguns in other states that recognize their own resident's right to concealed carry;
- Allow those from constitutional carry states the ability to carry in other states that recognize their own resident's right to concealed carry;
- Put the burden of proof clearly on the state to show that an individual carrying concealed did not comply with the law, thus protecting law-abiding gun owners from onerous civil suits;
- Provide legal protections against states that violate the intent of this bill, making attorney's fees and damages available to victorious plaintiffs in civil suits, as well as to defendants who prevail in criminal cases; and
- Allow individuals who are carrying concealed to do so in the National Park System, National Wildlife Refuge System, and on lands administered by the Bureau of Land Management, Army Corps of Engineers and Bureau of Reclamation.

Each state retains the authority to determine regulations for carrying within their borders, as well as for the carry permits or licenses that are issued under their law.

This legislation prioritizes the rights of law-abiding citizens to concealed carry and the ability to travel freely between states without worrying about conflicting state codes. <https://hudson.house.gov/uploads/Concealed%20Carry%20Reciprocity%20Act%20of%202017%201-pager.pdf>

~~~~~  
New Proposed Mandatory Gun Insurance Law for NY

STATE OF NEW YORK

2260 2017-2018 Regular Sessions IN ASSEMBLY

January 17, 2017

Introduced by M. of A. ORTIZ -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring owners of firearms to obtain liability insurance

The People Of The State Of New York, Represented In Senate And Assembly, Do Enact As Follows:

Section 1. The insurance law is amended by adding a new section 2353 to read as follows:

1. S 2353. Firearm owners insurance policies. 1. Any person in this state who shall own a firearm shall, prior to such ownership, obtain and continuously maintain a policy of liability insurance in an amount not less than two hundred fifty thousand dollars specifically covering any damages resulting from any negligent acts involving the use of such firearm while it is owned by such person. Failure to maintain such insurance shall result in the immediate revocation of such owner's registration, license and any other privilege to own such firearm.
2. For purposes of this section, a person shall be deemed to be the owner of a firearm if such firearm is lost or stolen until such loss or theft is reported to the police department or sheriff which has jurisdiction in the county, town, city or village in which such owner resides.
3. Any person who owns a firearm on the effective date of this section shall obtain the insurance required by this section within thirty days of such effective date.

The provisions of this section shall not apply to any peace officer who is authorized to carry a firearm.

The department is hereby authorized and directed to promulgate rules and regulations necessary to carry out the provisions of this section.

Section 2. This act shall take effect on the ninetieth day after it shall have become a law, provided, however, that effective immediately, the addition, amendment and/or repeal of any rule or regulation necessary for the implementation of this act on its effective date is authorized to be made and completed on or before such date.

# THIS AND THAT

| North Carolina Concealed Handgun Chart – Prohibited Carry Areas                                                                                                                                                   |                                                          |                                                                           |                                                                             |                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| Carry Area                                                                                                                                                                                                        | Individuals Authorized Pursuant to <b>**GS 14-269(b)</b> | Out-of-State Officer HR 218                                               | Concealed Carry Handgun Permittee <b>GS 14-415.10</b>                       | Out-of-State Reciprocal Concealed Carry Handgun                             |
| Educational Property                                                                                                                                                                                              | YES                                                      | YES--If Secured in Vehicle Unless Private Educational Property is Posted. | YES -- If Secured in Vehicle Unless Private Educational Property is Posted. | YES -- If Secured in Vehicle Unless Private Educational Property is Posted. |
| Where Alcoholic Beverages are sold and consumed                                                                                                                                                                   | YES                                                      | YES--Unless Posted                                                        | YES -- Unless Posted                                                        | YES -- Unless Posted                                                        |
| Certain State Property & Courthouses (This does not address Legislative office properties.)                                                                                                                       | YES                                                      | YES-- If Secured in Vehicle                                               | YES -- If Secured in Vehicle                                                | YES -- If Secured in Vehicle                                                |
| Parades or Funeral Processions                                                                                                                                                                                    | YES                                                      | YES -- Unless Posted                                                      | YES -- Unless Posted                                                        | YES -- Unless Posted                                                        |
| Picket lines, Private Health Care Facilities                                                                                                                                                                      | YES                                                      | NO                                                                        | NO                                                                          | NO                                                                          |
| Posted Property                                                                                                                                                                                                   | <b>see note below</b>                                    | NO                                                                        | NO                                                                          | NO                                                                          |
| Law Enforcement or Correctional Facility                                                                                                                                                                          | YES                                                      | NO                                                                        | NO                                                                          | NO                                                                          |
| Federal Property                                                                                                                                                                                                  | <b>NO</b>                                                | <b>NO</b>                                                                 | <b>NO</b>                                                                   | <b>NO</b>                                                                   |
| While consuming alcohol or while alcohol or controlled substance is in the blood                                                                                                                                  | <b>NO</b>                                                | <b>NO</b>                                                                 | <b>NO</b>                                                                   | <b>NO</b>                                                                   |
| Assembly where admission is charged                                                                                                                                                                               | YES                                                      | YES--Unless Posted                                                        | YES -- Unless Posted                                                        | YES -- Unless Posted                                                        |
| State owned rest area                                                                                                                                                                                             | YES                                                      | YES                                                                       | YES                                                                         | YES                                                                         |
| Posted local government recreational facilities                                                                                                                                                                   | YES                                                      | <b>NO</b>                                                                 | <b>NO</b>                                                                   | <b>NO</b>                                                                   |
| <a href="http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_14/GS_14-269.html">**http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_14/GS_14-269.html</a> |                                                          |                                                                           |                                                                             |                                                                             |
| A "yes" in the block indicates the person in that category can carry in the establishment listed.                                                                                                                 |                                                          |                                                                           |                                                                             |                                                                             |
| A "no" in the block indicates the person in that category cannot carry in the establishment listed.                                                                                                               |                                                          |                                                                           |                                                                             |                                                                             |
| <b>NOTE:</b> While carrying in this area may not be in violation of our concealed carry statutes, it may constitute a trespass violation in certain circumstances.                                                |                                                          |                                                                           |                                                                             |                                                                             |
| <b>Effective Date:</b> August 18, 2014                                                                                                                                                                            |                                                          |                                                                           |                                                                             |                                                                             |

# THIS AND THAT

## PENSION NEWS

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

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

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

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

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

## Important Telephone Numbers

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

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

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

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

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



# THIS AND THAT

## BENEVOLENT ASSOCIATIONS

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



## NEW YORK POLICE RELATED SITES

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

## OTHER POLICE RELATED SITES

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

## GOVERNMENT

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

## VETERANS SITES

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

## MILITARY SITES

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

# NOSTALGIA

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

1 MARCH 1909

POLICEMAN SMITH WAS NOT MURDERED

Police Thomas SMITH'S death on Saturday night was due to an accident, so headquarters detective declare, after an investigation. It is held SMITH was not murdered by toughs, but fell down a flight of stairs in the rear of 295 Bridge street during an attack of vertigo.

SMITH lived at 136 Fourth avenue. His daughter, Mary, 18 years old, is blind, and two of his sons, Joseph and James, are not in the best of health. He was 51 years old and had been a policeman for twenty-three years.

The funeral will be held Wednesday morning at 9 o'clock under direction of Undertaker FARRELL, of 101 Third avenue.

1 March 1909

YOUNG POLICEMAN IS TODAY A HERO

Policeman Edward MACHEL, 22 years old, of 34 Hausman street, who is attached to the Greenpoint avenue station, proved himself a hero yesterday afternoon when at the risk of his life he attempted to stop a runaway horse, which dashed down Monitor street just when that thoroughfare was crowded with children coming from Public School 110.

Today the young policeman, who has been in the department not quite a year, is lying at his home in a critical condition, suffering from internal injuries.

MACHEL is detailed to the school post in the afternoon. School 110 is one of the largest in the city and has an attendance of 2,000 pupils. It is the duty of the policeman to see that the youngsters get across Nassau avenue safely. Yesterday afternoon just as the scholars were pouring from the building a big bay horse attached to a provision wagon standing in front of a grocery store at Russell street and Nassau avenue, during the absence of the driver, became frightened at a passing car and ran away.

The animal tore along Nassau avenue and turned into Monitor street, MACHEL ran up the street, allowing the horse to come alongside of him, and made a leap, grabbed the bridle and clung to it. The horse kicked the policeman in the groin. Although in terrible pain the plucky bluecoat tightened his grip on the bridle and was dragged along for more than a hundred yards.

Just as his weight began to tell on the horse, the wagon collided with another vehicle coming in the opposite direction. MACHEL was thrown between the two wagons, and the wheels passes over the prostate body. He lay on the street for about a minute before he was picked up unconscious by two teachers and carried to a nearby drug store. From there he was taken to his home, where he is being attended by the family physician.

When MACHEL was thrown to the street the horse detaching itself from the wagon, ran a half mile to Graham avenue and Frost street, before being stopped. In continuing its wild course the horse knocked down two school children. They were not hurt.





Membership Meeting Minutes  
February 14, 2017

President Harvey Katowitz called the meeting to order at 6:45 PM with the Pledge of Allegiance. There were 4 Members, 02 New Members and 02 Guests present.

President Harvey Katowitz called the meeting to order at 6:45pm with the Pledge of Allegiance. There were 44 members, 02 new members and 02 guests present.

This was followed by the invocation by trustee John Erker, and the reading of the names and circumstances of death of the 14 law enforcement officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers and our service men and woman who have died protecting our country.

**Roll Call of Officers**

Present:

President: Harvey Katowitz  
Vice President: Dave Schultheis  
Treasurer: Ben Pepitone  
Secretary: Scott Hickey  
Sgt. at Arms: Harry Dobson  
Trustee: John Erker  
Trustee: Bob Fee  
Trustee: Brenda Jordan  
Trustee: Bernard Roe  
Trustee: John Sabato

Excused:

Vice President: Dave Schultheis  
Treasurer: Ben Pepitone  
Historian: Kevin Gribbon  
Chaplain: Donald Sanchez

Absent: Sgt. at Arms: Harry Dobson

**Introduction of Guest(s):** Scott Boyar, club accountant spoke to the membership and answered questions regarding taxes.

**Review of January's Minutes:** A motion to waive the reading of the minutes was made by John Erker and seconded by Rob Hart. The motion passed.

**Sickness & Distress:**

- Bob Fee's mom passed away on Feb. 5..
- Paul Johnson is in HealthSouth Rehabilitation Hospital of Rock Hill, Room 207, 1795 Dr Frank Gaston Blvd, Rock Hill, SC 29732, 803 326-3500.
- Jim McNulty's brother Mike is recovering from a serious LOD Injury.

**Communications & Bills:**

- NC US Rep. Richard Hudson introduced the Concealed Carry Reciprocity Act of 2017 (HR .38) : Contact your representatives in DC to support this bill.
- NYPD Finest are playing the Charlotte Cobras on Saturday May 20th at North Mecklenburg H.S. 1pm. Team apparel can be bought on their website: [www.nypdfinestfootball.org](http://www.nypdfinestfootball.org). The Club will host a dinner for the team at the FOP Hall.
- Go Fund Me Page: If you open a Go Fund Me Account in your name YOU are responsible to pay taxes on the money raised.
- Retirees May Deduct Cost of Benefits: In 2006, Congress passed the Pension Protection Act ("PPA"), which contains many provisions that affect members of the New York City Police Pension Fund. Among those provisions is the ability to exclude up to \$3,000 from the amount of income distributions reported to the Internal Revenue Service ("IRS") for payment of premiums for accident or health insurance or long-term care insurance. Distributions used to pay premiums for a spouse and dependent children are also excludable.



1. The City's optional benefit rider may be excluded from the total amount of your pension reported annually.
2. The maximum amount allowed by the PPA to be excluded is \$3,000; however the amount excluded may not exceed the actual amount paid.
3. To claim this benefit, you must reduce the taxable benefit on line 16B of the 1040 by the amount of the exclusion and write "PSO" on the line for "public safety officer."
4. The exclusion will not be reported on 1099 forms issued by the City, so any retiree who wants to claim this benefit is required to report it to the IRS.
5. Accordingly, pensioners who retired on ADR (accidental disability retirement) are not eligible for this exclusion because at this time their pension is not taxed. Note: Retirees should save their Quarterly Statement (for those with electronic deposit) or their monthly pension check stub, in order to document their premium deductions for any health insurance or long term care insurance, as required proof for the IRS, if asked.

### Report of Officers

President:

- 2017 dues are due.(130 members in arrears). After March 1st a \$10 penalty will be added, after April 1st you will be removed from the membership.
- FOP Lodge 9 gun raffle is April 29.
- Corned beef and cabbage for March's dinner.
- Rachel Faulk, a representative from the Center for Emotional Health which is a private outpatient therapist's organization, with 8 locations around Charlotte, will be the guest speaker at the March membership meeting.

### Vice President: Excused

Treasurer Harvey reported the following for Ben Pepitone as of January 31, 2017:

|                       |            |
|-----------------------|------------|
| Beginning Balance:    | 44,370.62  |
| Checks and Payments:  | -20,652.49 |
| Deposits and Credits: | 2,527.24   |
| Cleared Balance:      | 26,245.37  |

A motion to accept the Treasurer's report was made by Darcy Callahan and was seconded by Tom Doyle. The motion passed.

Secretary: Nothing to report.

Trustees:

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

Sgt. at Arms: Absent

Historian: Excused

### Committee Reports:

- Social: After holiday party: Members who did not attend were polled as to the reason why. Location/distance of travel was the main reason given. The Board will take this under advisement. A suggestion was made to have the party at the FOP lodge.
- Membership: 394 members
- Honor Guard: Nothing to report.
- Sunshine: Nothing to report.
- Jimmy LaRossa Memorial Golf Tournament: Scheduled for Oct 2nd at the Ballantyne Golf Club.

**Old Business:** Nothing to report.

### New Business

Proposition for Membership:

- Reapplying - Ret. NYPD Det. James McNulty
- Ret. Nassau Co. P.O. Ed Powell
- Ret. Essex Co. Sheriff's Office Sgt. Ricardo Koontz

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

### Good of the Club:

- 4 tickets for the FOP Lodge 9 gun raffle and barbecue luncheon were part of the 50/50 raffle. Winners were advised that any prizes won will go to the club.
- 50/50 of \$115 was won by Joe Sammut.

A motion to adjourn was made by Jim Rochford and seconded by Richard McLiverty. The motion passed.

Respectfully submitted by Secretary Scott Hickey.

Next Meeting  
Tuesday, March 9, 2017



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



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**2017 Dues Renewal**



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

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

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

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

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

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

DOB \_\_\_\_\_

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 MEMBERSHIP Dues is \$30.00

*Dues for members who reside outside of NC & SC are \$20.00  
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# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD  
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**HARVEY KATOWITZ**  
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VICE PRESIDENT



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## MEMBERSHIP APPLICATION

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

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

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

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

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

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

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

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

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

VESTED ( )

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

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

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

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

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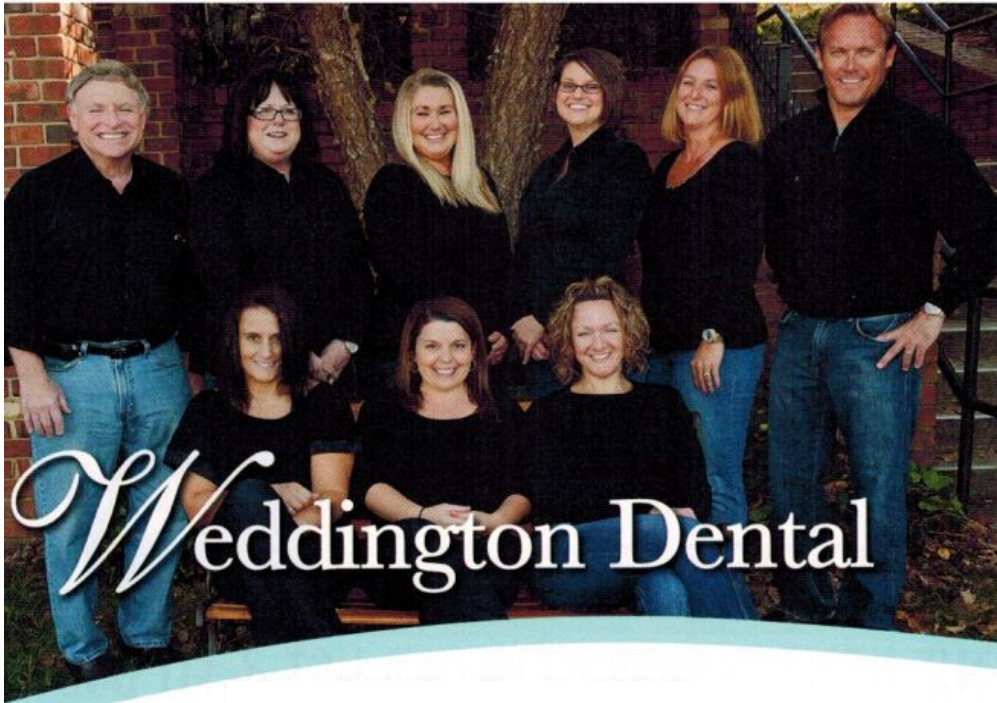
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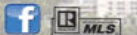
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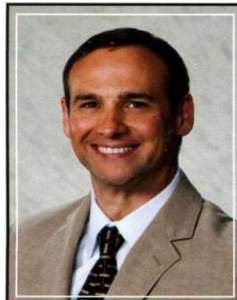


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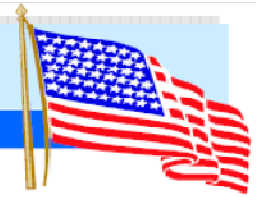
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