

# RDNY NEWS

THE SUMMER IS OVER! OUR NEXT MEETING WILL BE ON:

WEDNESDAY, SEPTEMBER 12, 2018 • 6:30PM - 9:30PM

## FRANKIE & JOHNNIES (PINES) RESTAURANT

1913 BRONXDALE AVE., BRONX, N.Y. 10462  
718-792-5956 • VALET PARKING AVAILABLE

PLEASE MAKE A NOTE THAT THE RDNY WILL NOT HAVE A GENERAL MEETING IN OCTOBER.

THE RDNY WILL BE ATTENDING THE DEA ANNUAL AWARDS DINNER ON OCTOBER 11, 2018.

THEY WILL BE HONORING ONE OF OUR OWN, RDNY VICE PRESIDENT KEVIN SCHROEDER WITH THE HUMANITARIAN AWARD, ALONG WITH ROCK-N-ROLL LEG- END STEVEN VAN ZANDT FOR THEIR NEVER ENDING CHARITABLE WORK.

It's been a long summer and if you missed our Golf Outing in July, it was again, a sellout. The RDNY had over 150 golfers. The staff at the Inwood Country Club did an amazing job. Jack Freck as always out did himself in putting the event together. Jack did have plenty of help to pull it off.

### OUR SEPTEMBER HONOREES:

Chief of Detectives, New York City Police Department  
**Chief Dermot F. Shea**

Chief Shea was appointed to the New York City Police Department in April 1991. He began his career as a police officer rising through the ranks to Commanding Officer of the 44 and 50 precincts in the Bronx. He was designated the Department's senior crime control strategist by then Police Commissioner William Bratton in 2014 where he oversaw the functions of the NYPD's CompStat meetings. On April 16, 2018, Chief Shea was appointed the 32nd Chief of Detectives for the department by Police Commissioner James P. O'Neill. Chief Shea holds a Bachelor of Science degree in Business Economics from the State University of New York at Oneonta. Chief Shea has been married to his wife, Serena, for 26 years, and they have three children: Jacqueline, Lauren and Richie and a grandson, Aidan.

### The 48 Precinct Detective Squad & The Bronx Homicide Squad:

We will also honor the 48 Squad and The Bronx Homicide Squad for their great work in expeditiously solving the horrendous and totally senseless slaughter of Lesandro Guzman-Feliz, the 15-year-old Bronx teen who was an NYPD Explorer. Lesandro possessed all those qualities that the Explorer program tries to recruit into the NYPD. His murder by these savages known at Trinitarios pulled at the heart strings of all New Yorkers. The 48 squad and the Homicide Squad answered the call professionally and quickly.

### FROM FOP JOURNAL / JUNE 2018

#### When is the Right Time to Collect Social Security?

While many officers are affected by the Windfall Elimination Tax and receive a lesser benefit, almost all are entitled to receive some benefit from the Social Security Administration (SSA). Officers are eligible because of their own earnings record in law enforcement, earnings from non-law enforcement work, a combination of both, or from their spouse's earnings record. A common question is "when to start collecting that benefit?"

Social Security retirement benefits are based upon the worker's primary insurance amount (PIA). The PIA is the monthly amount that would be paid to a worker who receives benefits at normal retirement age.

The normal retirement age differs, depending upon the worker's year of birth. Social Security retirement benefits can begin as early as age 62, but the benefit amount you receive will be less than your full retirement benefit amount. If you start your benefits early, they will be permanently reduced based on the number of months you receive benefits before you reach your full retirement.

Let's take a look at an example that may assist you in better understanding some issues you should consider before determining when to begin receiving your Social Security retirement benefit. Say an officer turns 62 in January, the age at which every worker who qualifies for Social Security is entitled to begin taking benefits. The officer qualifies for a benefit of \$13,500 a year if taken immediately, or \$18,000 a year if they wait until full retirement age of 66. (Both amounts are in 2005 dollars and would be adjusted each subsequent year for inflation.) This officer would receive \$54,000 by age 66 if they began receiving their benefit at age 62. Holding off until age 66 will boost payments by \$4,500 a year, but it would take 12 years of those bigger payments to break even.

So, before deciding to postpone benefits, an officer would have to be confident at age 62 that they would live at least another 16 years, to age 78. However, the break even period is actually longer because the calculation doesn't factor the investment value of the Social Security benefits. Using a 5% after-tax rate of return, the break-even period increases by about three years, to age 81. According to the SSA's figures, the typical 62 year old man has roughly a 57% chance of living to age 81, while the odds for an average 62 year old woman are about 66% — basically a wash for men and a clear advantage for women. For many people, the odds are better. Actuaries know the better educated you are and the more you earn, the healthier you're likely to be and the longer you're likely to live.

What if an officer postpones receiving their full PIA when they become eligible to receive it? The SSA does give "delay

credits," which increase the payments by as much as 8% for each year after full retirement age up to age 70. Delaying from full retirement age until you reach 70, however, would pay off only if you expect to live to 83 or so. The odds of a 66-year old man in good health reaching that age are about 45%: women have a better chance just over 56%. So unless the person has a family history of longevity, the case for holding off until 70 isn't as compelling as that far waiting until full retirement age. (Postponing longer makes no sense, since you get no delay credit after 70.)

As you can see, the decision about when it is best to begin receiving your Social Security retirement benefit is very case specific. The above examples are just a guide to assist you in better understanding some of the factors involved in this decision and are not meant to be a replacement for expert financial or legal advice. BEFORE MAKING A DECISION ON YOUR SSI BENEFITS, OR RETIREMENT/ESTATE PLAN, MAKE SURE YOU CONSULT A PROFESSIONAL. These decisions can only be made once, and it is imperative to make the right decisions for you and your families.

### TALKIN WILDE

#### SELLING THEIR PAPERS - SHAME THE MEDIA

It's amazing when a story about the NYPD in a negative way hits the papers, it is headlines on the front page and also big stories on the TV. But when both sides of the story come out and it's positive for police it winds up as nothing. Take the story about a Bronx Detective who has dedicated his life fighting crime. Has made numerous arrests fighting the gang violence in his precinct. They named him in the media as the monster cop and he got headlines. Now that he has won the 7 civil cases against him you find the small articles inside the papers. A lot different than when they accused him. He accused the city of creating a "Cottage Industry" of gang-bangers who collect the payers money with bogus complaints of police misconduct. They were able to connect with a Brooklyn based Law Cash firm with civil rights lawsuits. The firm Law Cash bankrolls questionable lawsuits against the city and charges their customers exorbitant interest rates for cash advancement on their settlements. Years ago in Brooklyn, that was called loan sharking. Who controls this?

By the way, a Bronx man allegedly killed his buddy over the cash they got from Law Cash. One got more than the other from the firm. 'Well that makes sense!' These are the people who bring these lawsuits against the police who are doing their jobs. By the way, the CEO of the firm Law Cash, Dennis Shields, was found dead in his apartment of a suspected Oxycontin overdose on August 10. Guess who they called when it happened...911. Go figure.

### ELECTED OFFICIAL

If you want to beat the system, get elected to the City Council in NYC. You can do whatever you want and nobody will bother you. One City Councilman has been arrested a few times for Civil Disobedience and nothing ever happens to him. Doesn't he take some kind of oath to uphold the law? His last arrest was for protesting at a rally with other demonstrators. He blocked an FDNY Ambulance responding to a person in need and refused to move when ordered by police. He was arrested and charged with blocking the ambulance and also obstruction and disorderly conduct. He was convicted of blocking the ambulance and sentenced to time served which amounted to a few hours after his arrest. How could you be guilty of one and not the other? The Courts in this city have closed their eyes. This Councilman, Jumaane Williams has four outstanding tax warrants totaling more than \$10,000. This is for unpaid sales taxes and business fees on an eatery he owned. Where does he

think the money comes from to pay his salary? He has also ducked payments on a house loan which amounts to \$625,000. Charmed life! By the way, he is challenging Lt. Gov. Kathy Hochul in the Sept. 13 Democratic Party election. He could be Governor Cuomo's right hand man. You can't make this stuff up. You talk about having a set. Only in New York kids!

### WORLD TRADE CENTER NOTICE

The deadline for submissions for the World Trade Center Notice of Participation is September 11, 2018.

As you are aware, the Notice of Participation is **not** an application for disability benefits, but merely preserves the right of the member of the service to file for a WTC disability pension if he or she becomes disabled due to a 9/11 related illness, whether active or retired. Failure to file the NOP may preclude the member from receiving a WTC disability pension or death benefit in the future.

The deadline to file for the Notice of Participation to be eligible for the WTC Disability bill or Death bill has been extended many times since the legislation was passed. However, **September 11, 2018 will be the final deadline.**

The NOP Form can be found on the [NYPD Police Pension Fund website](#).

If you believe you already filed, but are not sure, the PPF has listed all the Tax ID numbers of those whose paperwork they've already received under "WTC Information" on the left side of the home page. First, click on "WTC Information" and check the pdf file to see if your number is listed. If it is, then you do **not** have to re-file. However, if your number does **not** appear, you must file the form (even if you currently have no symptoms of illness) by **September 11, 2018** to be eligible in the future in case of illness and/or death.

Some of the materials you can use to verify your Notice of Participation work claims include your memo books, DARS (daily activity reports), overtime slips, detail rosters, command log entries (either still at your command or at the borough command), signed and notarized affidavits from colleagues verifying you were at the pile, the Morgue, or Fresh Kills Landfill, photographs taken at the locations during the rescue and recovery, and/or news articles from the rescue and recovery in which you are mentioned.

### 1973 REUNION

The 45 year reunion on September 13, 2018 is at the Marina Del Rey. \$85.00 per person. For more info, please go to: [www.NYPD1973REUNION.com](#)

### RESERVATIONS FOR SEPTEMBER MEETING

Please call for reservations for the meeting by Monday, September 10, 2018. Contact: John Wilde 917-821-0669 or Frank Connelly 212-335-9572

### QUOTE

*"When you build a wall to keep people in, that's a prison. When you build a wall to keep people out, that's an expression of sovereignty."* – Charles Krauthammer

*"The devil whispered in my ear you're not strong enough to withstand the storm. I whispered in the devils ear I am the storm."* – Unknown

### FRATERNALLY

Kenneth Hieb  
President

Chris Kollmeier & Don Alesi  
Board of Directors Members