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**OCTOBER 2025** 



# The RMP



# Representing Members Proudly



New York City Verrazano 10-13 Association, Inc.

Comprised of Active & Retired NYPD Police Officers of all ranks

# In Memory of a Great Friend RICHARD COMMESSO



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# Representing Members Proudly

Comprised of Retired & Active NYPD Police Officers of all ranks

OCTOBER 2025

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Christopher J. Piazza

## **Vice-President**

Thomas Dembinski

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# PRESIDENT'S MESSAGE

by Christopher J. Piazza

Our Annual golf outing was held on Friday, Sept 19th, 2025, and it was a huge success. I could not have been any prouder of the turnout we had. Any outing of this size cannot

be a success without the help of others. I tip my hat to Jack Hellman, along with all who contributed in making this a successful outing. Dana Motors once again had a new car for the taking, but sadly to say no one made a hole in one. I would like to Thank all those who supported us with a donation or with a foursome. This was my 6th outing as President and unfortunately will be my last. It is with a heavy heart to announce that I will be stepping down as President at the end of this year. As 2026 approaches the association will be making some changes and updates will be provided in the upcoming meetings. If any member is interested in being a part of a dynamic team let us know we will need your help on the board.

Our Membership Dues are \$35.00. We will continue to require two (2) separate checks for 2026 Annual Dues and any Additional 2026 Courtesy Cards. Please make checks payable to "VERRAZZANO 10-13 Association" Do not write anything else! If you feel comfortable with the internet you can always pay online at our website vz1013.com. Please be reassured this is a safe way to pay your annual dues. As always, the success of our association is in its membership. As for our membership, tell a fellow MOS about us and have them join us for a meal. I am sure they feel the same as I do ... "I miss the clowns but not the circus". You would be surprised who you might bump into at a meeting. We need our brothers and sisters to stick together, especially in today's climate. Hope to see you at our annual December Christmas Luncheon.

It has been my honor to represent you, may god bless you and your families!



# **VICE PRESIDENT / RECORDING SECRETARY'S LINES - Tom Dembinski**

Greetings all,

The fall season is upon us and another successful Golf Outing is in the books. A big shout out to Jack Hellman for all his hard work and dedication to the success of the outing. It couldn't be done without him. Attaboy Jack!!

As discussed at previous meetings we are rolling out a Digital format of our newsletter starting January 2026. Please update your email address at the meetings with the form provided or the form is in the newsletter and can be mailed back.

Please update your information to insure you continue to receive your newsletter as hard copies will no longer be mailed out after this year.

November is approaching fast. Make sure you get out and vote. If you don't vote you can't complain about the outcome.

Stay Safe



# TREASURER'S LINES - Henry Cartmell

I hope all are doing well. The annual golf outing was successful success and the weather was good. We are no preparing for the future and our holiday gathering in December at The Staaten, where we will awarding our college and high school scholarships. Don't forget to mail in any application for the schol-

A reminder to all to pay the 2025 dues if you have not and prepay your 2026 dues as soon as possible. Any change of address or email needs to be submitted with dues payment.

Stay safe and healthy.



# **CORRESPONDING SECRETARY'S LINES - Vincent Montagna**



# **Explanation of:**

# Socialism, Communism, Fascism, Nazism, Anarchism, and Capitalism

**Socialism:** You have two cows. You must give one cow to your neighbor.

**Communism:** You have two cows. Give both cows to the Government, and they may give you some milk. **Fascism:** You have two cows. You give all of the milk to the Government, and the Government sells it.

**Nazism:** You have two cows. The government shoots you and takes both cows.

**Anarchism:** You have two cows. Keep both cows. Shoot the Government agent and steal another cow.

**Capitalism:** You have two cows. Sell one. Buy a Bull. And make more cows.

Brothers & Sisters, Boys & Girls, Ladies & Gentlemen - Another Important Election for NYC, Get Out & Vote

# SGT. AT ARMS -Jack Hellman

Hello to all our members. As you know the summer is just about over, and the fall is upon us. So get the sweaters & jackets out. As you know we just completed our 24 th. Golf outing and the sixth we dedicated to our past president and friend Rich Commesso. It was a beautiful day and successful for our organization. As you know it was our main fund raiser, it helps us in our yearly expenses to give you all the things that help us fund the meetings ,picnics. Holiday parties and many charities we help. I would be remiss if I didn't recognize the people that always come toward and help of course our board, Joe Molloy,Paul

if I didn't recognize the people that always come toward and help of course our board, Joe Molloy,Paul Ferrigno,and our associates and and a special thanks to Barbara Gallo. I'm sure it will be mentioned elsewhere in this issue, but it is so important that we need some of you to come forward and volunteer for our board. See you at our next meeting



# TRUSTEE - Philip DeLuca

Hello again fellow members. Sorry I missed the golf outing, hope everyone enjoyed the day. Looks like fall is here unfortunately wearing shorts in day and long pants at night, I hate it. Reading about this new city health plan, it's shoved down everyone's throat, the police unions for once voted

against it but the civilian unions out vote us. This is only for retirees NOT on Medicare yet from my understanding, the danger is in the fine print as always. We on Medicare are still up in the air until after Election Day to see who gets in and what up against.

Till next meeting, Phil



# **TRUSTEE - Bill Kelly**

The summer is gone, where did it go? I hope all of you had a great summer now we're into fall. It is one of my favorite times of the year.

Last week we had our golf outing and it was terrific! Great weather, lots of golf, good food and Friends. I want to thank everybody who came out and participated in the drawings. There were lots

of great prizes and everyone was very generous in their ticket buying which led to a very successful day. I would like to remind those who didn't come this year to try and make it next year. It's a great day!



# TRUSTEE - William "Harpo" Silvestri

Once again, our Richie Commesso Golf Outing was a great day for all. Its success was due to the efforts of our president, board and trustees but, mostly Sergeant At Arms, Jack Hellman. His diligence and hard work throughout the year has paid off year after year. The weather also cooperated, hugely.

Then, of course, the food catered by John's Catering was also great from morning breakfast through after lunch dinner. The food was delicious and plentiful. All in all, it was a wonderful day.

P.S., I would be remiss if I didn't mention how helpful Barbara Gallo, wife of 10-13 member and former Recording Secretary, Paul Gallo was. While Paul golfed, Barbara remained at her station the entire time selling 50/50 Raffle Tickets. Barbara has done this same thing over a number of years. Thank you, Barbara.

On a sad note, the passing of one of our brother officers, long time member and Trustee, Carlo Imperato, was a shock to all that knew him. He had a short bout with cancer, finally succumbing to it. He was a good cop, wonderful family man and a dear friend. Carlo, May You Rest In Peace. You will be sorely missed.

# **ATTENTION - Revised Meeting Dates**

As of January 2026, the following will be the new monthly meeting dates!!! This is a decision by the Board to better utilize the time and efforts for the betterment of the VZ 10-13 organization.

March 18th
April 15th
June 17th
September 16th
October 14th
December 16th

To complete our records you will need a COPY of the will, a copy of the paid funeral bill, the original or certified copy of the Death certificate and Marriage certificate as well as SPOUSE Social Security #. These documents are necessary for any benefits that might be due you as per the member chosen options.

Att: Linda Harris

They will send the surviving spouse a pre-number application allowing the spouse to continue the health coverage that the member had at a cost equal to 102% of what the City pays, which includes admin fees.

# GENERAL GUIDE FOR THE WIDOW/WIDOWER OF A RETIRED MOS

From the Pension Rep:

THE BELOW ARTICLE WAS WRITTEN BY MARIE BRUSCO AND LINDA LACHICK NYC POLICE PENSION FUND Few situations in life are more stressful than when a spouse passes. All too often we have a difficult time focusing on the issues at hand and need guidance to get the deceased affairs in order. The following is a general guide for the widow/er regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

# FIRST STEPS TO BE TAKEN AFTER DEATH NOTIFICATIONS

- 1) Operations Unit 646-610-5580 calling to report the death of a retired police officer and are requesting NYCPD FLAG for casket & Pallbearers for his funeral. IN (all five boroughs, all of Long Island and Upstate New York but NOT beyond Dutchess County.) Can ALSO Request DEPT FLAG for funerals OUTSIDE of above areas. Give FIRST, MIDDLE and LAST NAME, DATE OF DEATH, SOCIAL SECURITY NUMBER LAST 6 NUMBERS, MEMBERS TAX #, RANK, LAST COMMAND, NEXT of KIN.
- 2) Notify the NYC Police Pension Fund (PPF) either in writing OR or by telephone. This Number is Just For Death Benefits (212) 693-6887. Attn: Retiree Death Benefits 233 Broadway, 25th Floor New York NY 10279
- 3) Contact the appropriate UNION for a possible existing LIFE insurance policy AND also for Continuation of Optional benefits, Any Questions about the Fund provided or your right to benefits under a particular Fund, contact Fund Administrator at the Fund address shown below:

PBA (212) 233-5531 John.Hucke@NYPD.org FUNDS OFFICE: 212 349 7560

Detectives' Endowment Association (D.E.A.) (212) 587-9120

Sergeant's Benevolent Association (S.B.A.) (212) 431-6555, FAX (212) 431-6487

Lieutenants and above-Superior Officers Council (S.O.C) (212) 964-7500

4) Contact the NYC HEALTH Benefits Program for Special Continuation of Coverage Application (Coverage for LIFE) located at (NEW) 22 Cortland St. 12th Floor, New York, NY 10007: NEW (212) 306-7200 (Gen Info) When Writing: Send Certified w/Return Receipt, SS # on top of every page.

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

Thanks MARIE and LINDA.

Eddie Woods, Pension Rep NE, FL 10-13 www.NEFL1013.com



# LEOSA Reform Act of 2025 – What Current and Retired Law Enforcement Officers Need to Know

### Introduction: Why the LEOSA Reform Act of 2025 Matters

The Law Enforcement Officers Safety Act (LEOSA), also known as HR 218, has long been a powerful tool for enhancing officer safety across the United States. Now, a new piece of legislation—the LEOSA Reform Act of 2025—aims to dramatically expand and clarify these protections. If you're an active or retired law enforcement officer, this bill could significantly affect your rights to carry a concealed firearm, no matter where you live or travel. Whether you're on-duty, off-duty, or retired, understanding the potential impact of this legislation is crucial—not just for your legal protection, but for your personal safety and the safety of your community.

# Understanding LEOSA (HR 218): A Quick Recap What LEOSA Allows

LEOSA permits "qualified law enforcement officers" and "qualified retired law enforcement officers" to carry a concealed firearm in any jurisdiction in the United States, regardless of most state or local laws.

### Who Qualifies Under LEOSA

To qualify, officers must meet criteria such as active service or honorably retired status, certification in firearm use, and a clean disciplinary record. An individual qualifies as a "qualified retired law enforcement officer" if they have:

- Separated from service in good standing from a public agency as a law enforcement
  officer.
- Before separation, served as a law enforcement officer for an aggregate of 10 years
  or more; or separated due to a service-connected disability after completing any
  applicable probationary period.
- Met, within the most recent 12-month period, the standards for qualification in firearms training for active law enforcement officers, as determined by the individual's former agency, the state of residence, or a certified firearms instructor within that state.

# The Origins of the LEOSA Reform Act

# Historical Legislative Context

First enacted in 2004, LEOSA aimed to give officers consistent carry rights across state lines. However, ambiguity and exclusions—such as school zones and public transportation—have prompted calls for clarification and expansion.

## Key Sponsors and Stakeholders

The current bill, **H.R. 2243**, was introduced by Rep. Don Bacon (R-NE) and Rep. Henry Cuellar (D-TX) in March 2025. A companion bill, **S. 679**, was introduced in the Senate by Sen. John Kennedy (R-LA).

## Key Provisions of the 2025 Reform Bill

### **Expanded Carry Locations**

The bill removes existing federal restrictions that prevent LEOSA-qualified individuals from carrying in school zones, national parks, and certain public transportation systems.

# Magazine Capacity Exemptions

It exempts officers from restrictions on magazine capacity, which is especially important in states with more stringent laws, such as New York and California.

### Access to Federal Facilities

The legislation would allow LEOSA-qualified individuals to enter facilities such as Social Security offices and Post Offices without disarming, streamlining routine access, and enhacing personal and public safety.

### **Extended Qualification Period**

Retired officers would only need to qualify every 36 months, rather than the current 12-month requirement—reducing administrative burdens and costs.

# Legislative Status: Where the Bill Stands Now House Actions

H.R. 2243 has been reported favorably by the House Judiciary Committee and is awaiting further action on the floor. Last session, it passed the House but died in the Senate.

### Senate Actions

S. 679 remains in the Senate Judiciary Committee. It must be passed by the full Senate and reconciled with the House version before it can become law.

### What Happens Next?

If the Senate acts, and both chambers agree on a final version, the bill could go to the President for signature later this year. Without this, the bill may die in session, requiring reintroduction in 2026.

# Support and Opposition: Who's Backing the Reform? Law Enforcement Organizations

Strong support has come from major law enforcement advocacy groups, including:

- Fraternal Order of Police (FOP)
- Federal Law Enforcement Officers Association (FLEOA)
- National Association of Police Organizations (NAPO)

### Political and Public Responses

The bill has bipartisan support, though some opposition exists among groups citing safety concerns in sensitive areas like schools.

# Legal and Practical Implications for Officers Retired Officers

This bill would be especially beneficial to retired officers who may currently struggle with differing state regulations and short qualification intervals.

### On-Duty and Off-Duty Carry Issues

It also simplifies compliance for off-duty officers crossing jurisdictions or working in non-traditional environments such as school campuses or transit systems.

# Why This Bill Is Crucial for Officer Safety and Mobility

LEOSA was meant to standardize protections, but vague language and inconsistent enforcement have hindered its effectiveness. This reform ensures officers—active or retired—can carry with clarity, consistency, and confidence.

### Call to Action: Make Your Voice Heard in Congress

Your voice matters now more than ever.

### How to Contact Your Representatives

- Visit house.gov and senate.gov to find your legislators.
- Call, email, or send a letter urging them to support H.R. 2243 and S. 679.

### What to Say and Why It Matters

Emphasize the bill's importance for officer safety, national consistency, and the reduction of legal ambiguity. Tell your story, explain your needs, and encourage swift passage.

### Frequently Asked Questions (FAQs)

 $\begin{tabular}{ll} \bf Q1: Does the reform apply to all law enforcement officers? Yes, as long as they meet the qualifications under LEOSA. \end{tabular}$ 

Q2: Will this bill override local and state gun laws? In many cases, yes—particularly for carry zones and magazine restrictions.

Q3: Is the bill retroactive? No. It would take effect upon enactment and not apply to past incidents.

Q4: How often must I qualify under the new bill? Every 36 months for retired officers (pending final language).

Q5: Can I carry on school property if the bill passes? Yes, the reform would remove that restriction.

Q6: What about carry in post offices and federal buildings? The bill allows carry for personal business access without disarming.

### Conclusion

The **LEOSA Reform Act of 2025** could be a game-changer for law enforcement officers across the country. But without your support, it may stall in committee. If this legislation matters to you—your safety, your rights, your mobility—now is the time to act. Contact your Congressional representatives today and make sure your voice is heard.

# **MEDICARE OPEN ENROLLMENT - OCT. 15 - DEC. 7**

Mark your calendars — Medicare Open Enrollment starts October 15! Did you know new benefits are coming to Medicare drug coverage next year?

Starting in 2025, all Medicare plans will include a **\$2,000 cap on what you pay out-of-pocket for pre- scription drugs covered by your plan.** So, it's more important than ever to make sure your drugs are covered.

Also starting next year, you can choose to participate in a program that **spreads your out-of-pocket drug costs across the calendar year**, instead of paying all at once at the pharmacy. It's called the **Medicare Prescription Payment Plan** — and you can opt in with your plan throughout the 2025 plan year. Contact your plan for more details.

Remember, Medicare plans can change from one year to the next, and so can your health needs. Preview and compare all your health and drug options and see if you can save!

Sincerely, The Medicare Team







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# The NYCPD Verrazano 10-13 Memorial High School & College Scholarship Award Application

# **APPLICATION**

Extra Copies of the application may be obtained at our website VZ1013.com or it can be duplicated (see below). Non-conforming applications will be discarded.

### **SPONSOR**

Applicants must be sponsored by a member of Verrazano 10-13 Association in good standing for the past two (2) years. A sponsor may submit multiple applications for different children. However, a sponsor is limited to only one scholarship award every two (2) consecutive yearly drawings.

### **ELIGIBILITY**

A son, daughter or grandchild of a member is eligible for a scholarship and must be attending or enrolled in a paid tuition College or University on a full-time basis (taking at least 12 credits) for the school year. Each child can only win once, but a member can sponsor another child after waiting (2) years. ONLY ONE ENTRY PER APPLICANT IS PERMITTED. If more than one application is received for the same applicant, all but one will be discarded.

## VERIFICATION OF ATTENDANCE

Applicants must be attending the education facility during the application year. Proof of enrollment must accompany the application. High School is for the 1st year only and must be a tuition school.

# NUMBER OF SCHOLARSHIPS AWARDED

For the school year, a \$1000 College Scholarship In Memory of President Richard Commesso and two (2) \$500.00 College Scholarships will be awarded also one (1) High School for \$500.00 will be awarded.

### SCHOLARSHIP DRAWINGS

Drawings will be on a lottery basis in order to give each applicant an equal chance for selection. Scholarship awards will be drawn at the Verrazano 10-13 Christmas Luncheon in December (Alternate drawing date is the January General Meeting). All applications must be received by October 31st.

-----Cut along dotted line-----

# NYCPD VERRAZANO 10-13 ASSOCIATION - SCHOLARSHIP APPLICATION







# SPONSORING MEMBER OF THE NYCPD VERRAZANO 10-13 ASSOCIATION

Last Name:	First Name:	<del> </del>	MI:	_ Home Ph	one: ( )
Address:	City:		State: _	Zip	Year Joined Org:
	<u>APPL</u>	<u>ICANT</u>			
Last Name:	First Name:		MI:	_ Home Ph	one: ( )
Address:	City:		State: _	Zip	Date of Birth:
Cell Phone: ( )	Email:			Relationship	to Sponsor:
School Attending:		Date:		_ Give a br	ief statement about your
Community Involvement:					

MAIL APPLICATION TO: NYCPD Verrazano 1013 Association, Scholarship Committee, PO Box 061725, Staten Island, NY 10306



# 9/11 DIDN'T END ON 9/11.

69 cancers and many respiratory illnesses have been linked to 9/11 toxins. If you worked in Lower Manhattan on 9/11, or for any part of the 8 months that followed, you may be eligible for **compensation and free lifetime health care.** 



# Two programs available:

# **World Trade Center Health Program**

A federal program that certifies 9/11 illnesses and offers free nationwide health care. No copays, no deductibles. Free cancer screenings because early detection is the key to survival.

# Victim Compensation Fund (VCF)

A \$10+ billion federal program permanently extended and fully funded by the U.S. government. All awards are tax-free. It's not too late for most families who lost loved ones due to 9/11 illnesses to register—but some deadlines apply so enroll now.

It's not too late to apply.



# MEMBERSHIP APPLICATION

Submitting a Scholarship Application - (2 Years Continuous Membership)

**PLEASE NOTE**: We require two (2) separate checks for your Dues & Additional Cards. To purchase additional membership cards please fill out Additional Card Form along with this application with your (2) checks made payable to Verrazano 10-13 Association and mail to:

Verrazano 10-13 Association, PO BOX 61725, Staten Island, NY 10306

# Annual Dues: \$35.00 Per Year

# PLEASE PRINT CLEARLY

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Enjoy a tour of Nicotra Grown Organic Rooftop Farm and sculptures featured on the Corporate Commons Three Campus.
Following the tour, a preset menu is offered at Pienza Brick Oven Pizza Café, the Nicotras' social enterprise eatery where 100% of the Profits 'Do Good' on Staten Island.

Where do we meet? In the Lobby of Corporate Commons Three by the Horse Statue!

The Tour is a gift from the Nicotras to our Community.
Lunch details and cost per person will be provided closer to the event.



Corporate Commons Three 1441 South Ave Staten Island, NY 10314





# National NYCPD 10-13 Organizations, Inc.



The following 10-13 associations are chapters of the National NYCPD 10-13: Chapter Presidents are listed.

10-13

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10-13

10-13

**ARIZONA** 10-13

President Larry Carito 11445 E Via Linda, Suite 2-183 Scottsdale, Arizona 85259 PH: 917-604-2137

Email: Larry.carito@gmail.com Website: www.Arizona10-13.org

President Frank Capogrosso, Jr. NYCPD 10-13 Club of Charleston, SC

CHARLESTON 10-13

10-13

2937 River VIsta Way Mt.Pleasant, SC 29466 PH: 347-993-1981 Email: fcapoir@gmail.com Website: www.charleston1013club.com

President Harvey Katowitz 4701 Wyndfield Lane CHARLOTTE Charlotte, NC 28270 PH: 704-849-9234 10-13

Email: hkatowitz@windstream.net Website: www.charlotte10-13.com

President Michael Sweeney P.O. Box 1013 **HUDSON VALLEY** 

Pearl River, NY 10965-0283 PH: 914-980-5989

Email: MLS1982@verizon.net Website: www.hudsonvalley10-13.com

President Salvatore V. Pepitone 168 Watson Road

JERSEY SHORE Fanwood, NJ 07023-1342 Phone: 516-375-0536 10-13

Email: salvatorepepitone@comcast.net Website: www.jerseyshore10-13.com

President Michael Fanning 44 Shore Line Drive **MYRTLE BEACH** Pawlevs Island, SC 29585 PH: 843-241-7128 10-13

Email: hntsgt@gmail.com Website: www.MYR1013.com

President Sal Saldarriaga Fort Mill, SC 10-13 Club 540 Marblewood Court FORT MILL SC Fort Mill. SC 29708 10-13 PH: 803-372-7492

Email: sal707sc@gmail.com Website: www.FortMill10-13Club.com President Richard Bohn Long Island, NY 10-13 23 Estates Lane

LONG ISLAND Shoreham, New York, 11786 PH: 631-332-4898

Email: RLBOHN66@gmail.com

Website: www.LONGISLAND10-13club.com

President Juan (John) Adams 2261 Long Pond Road **NE PA NYPD** Long Pond, PA 18334

PH: 570-620-6913 Email: jadams067@gmail.com

Website: www.nepa1013.com

President Maria Torres 212 Huguenot Lane **NORTHEAST** St. Johns, FL 32259 **FLORIDA** PH: 619-322-8186 10-13

Email: mtorres1013@aol.com Website: www.nefl1013.com

President Robert Young 720 Ashley Woods Dr. RALEIGH NC Gibsonville, NC 27249 PH: 919-604-5188

> Email: nypd1013raleigh@gmail.com Website: www.raleigh1013.com

President Dominic Orlando 3762 Infinity Run **VILLAGES** The Villages, FL 32162 10-13

PH: 646-823-6489 Email: djndp@aol.com

President Carl Dudick Wilmington 10-13 Club P.O. Box 15613 WILMINGTON NC Wilmington, NC 28408 10-13 PH: 914-943-8250

Email: wilmingtonten13@gmail.com Website: www.wilmington10-13.org

President Chris Piazza NYCPD Verrazano 10-13 Association, Inc.

**VERRAZANO** PO Box 061725

Staten Island, New York 10306 Email: Skip4255@gmail.com Website: www.vz1013.com

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# Verrazano 10-13 Association, Inc.



# Retired & Active NYPD Police Officers of all Ranks (501 (c) (3) Not-For-Profit Organization)



P.O. Box 061725 Staten Island, New York 10306

# NEWSLETTER ADVERTISING FORM

( ) Business Card Ad	\$75.00	( ) Quarter Page Ad	\$150.00
( ) Half Page Ad	\$250.00	( ) Full Page Ad	\$300.00
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Verrazano 10-13 Associa	ation, PO B	OX 061-725, Staten Island	d, NY 10306
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Company Name:			
Company Address:			
City:	State:	Zip:	
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Contact Person			
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The RMP - Representing Members Proudly————————————————————————————————————			



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Letting go of a loved one is usually a very difficult process. In order to provide your family peace-of-mind, Colonial Funeral Home offers complete care, so you can focus on comforting each other as you prepare to say goodbye to someone dear to you.

We hope you will turn to us for compassionate care and impeccable service. Our pledge is to honor your loved one and family with dignity, respect and personal attention to every detail.

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# Suzy Kolaz

# Your Go-To Real Estate Agent in SW Florida



# Suzy supports Law Enforcement, especially the NYPD!

After 9/11, Suzy wanted to "Do Her Part." She joined World Airways as a special flight attendant/purser, contracted by the Department of Defense to transport our Military Troops in and out of the Middle East. Traveling all over the World gave Suzy the chance to meet and make friends globally. No matter where Suzy traveled all over the world, it was always so wonderful to touch down in her beautiful hometown airport of Sarasota.

Today Suzy is a fulltime Real Estate Agent that works diligently to help both buyers and sellers through the process of buying and selling their home. She is all about building relationships and she looks forward to building her next relationship with you.

# TESTIMONIAL

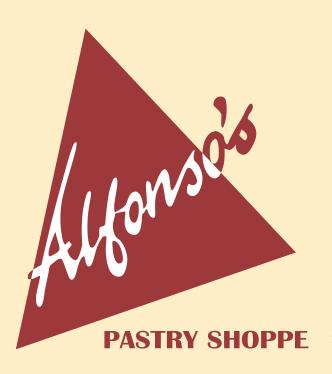
"Sue and Patty were outstanding! Right by your side every step of the way. Being an out of state buyer and not on site to handle all the issues that come up during the buying process, this team was there to handle any issue for me and ensure the right decisions were made every step of the way. Their experience and knowledge were extremely valuable to help navigate the muddy waters. Great experience. Great people. Extremely satisfied. Highly recommended."

**Contact Suzy** 

941.726.1153
<a href="mailto:suzykolaz@kw.com">suzykolaz.com</a>
www.suzykolaz.com

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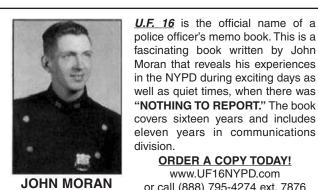
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police officer's memo book. This is a fascinating book written by John Moran that reveals his experiences in the NYPD during exciting days as well as quiet times, when there was "NOTHING TO REPORT." The book covers sixteen years and includes eleven years in communications division.

**ORDER A COPY TODAY!** www.UF16NYPD.com or call (888) 795-4274 ext. 7876





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The Louis and Richard Nicotra Foundation is happy to support Verrazano 10-13 Foundation.

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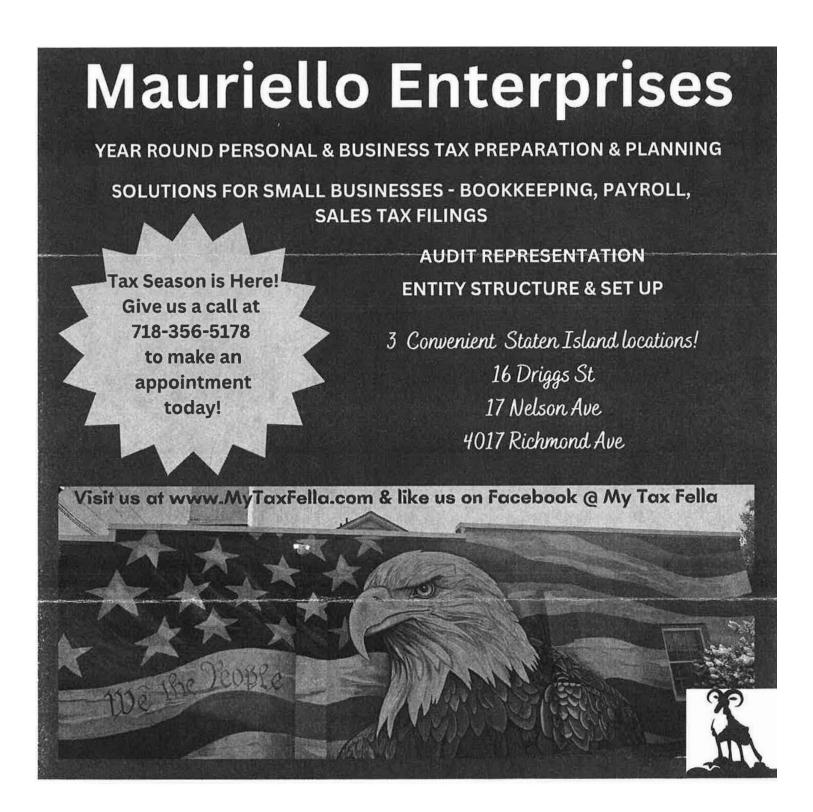
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The Initial Stepresenting Hiermoon's I remain	

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# NY STATE UNCLAIMED FUNDS

The office of the NY State Comptroller maintains a data base of people who are owed money being held by NY State.

Check it out. You never know. The site explains how the money can be obtained.

https://ouf.osc.state.ny.us





# ST. MICHAEL THE ARCHANGEL PRAYER

ST. MICHAEL THE ARCHANGEL,
DEFEND US IN BATTLE.
BE OUR DEFENSE AGAINST
THE WICKEDNESS AND
SNARES OF THE DEVIL.
MAY GOD REBUKE HIM,
WE HUMBLY PRAY,
AND DO THOU,
O PRINCE OF THE HEAVENLY HOSTS,
BY THE POWER OF GOD,
CAST INTO HELL SATAN,
AND ALL THE EVIL SPIRITS,
WHO PROWL ABOUT THE WORLD
SEEKING THE RUIN OF SOULS.

AMEN
Patron Saint of Police Officers

Co-Cathedral of St. Joseph - St. Teresa of Avila 856 Pacific Street, Brooklyn, NY 11238

Rev. Christopher R. Heanue, Rector



Want to be part of a Dynamic Team?

Positions are available...
Ask one of the Board members for more information.

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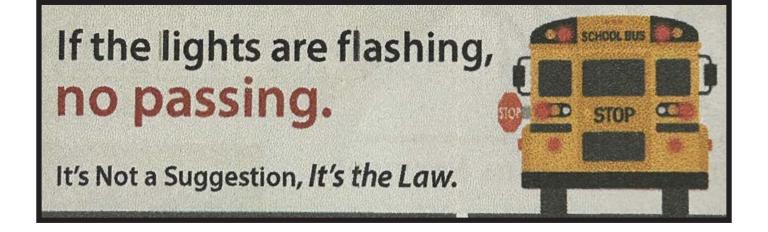
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Email: jharringtonlaw@gmail.com



# New York City Verrazano 10-13 Association, Inc.

Comprised of Retired & Active NYPD Police Officers of all ranks

(501 (c) (3) Not-For-Profit Organization)

P.O. Box 061725 Staten Island, New York 10306

Website: www.vz1013.com



Email: Info@vz1013.com

# 2025 MEETINGS

Meetings will be held on the 3rd Wednesday of the month at 7:15 PM At Knights of Columbus #1662 Unless otherwise noted

> January 15th February 19th March 19th

April 16th

May 21st

June 18th Outdoors at Nansen's Park July August NO MEETINGS

Sept 17th

October 15th

November 19th

December 17th TBD

# **Police Relief Fund Emergency Medical Squad**

The Police Relief Fund and the Emergency Medical Squad is a FREE benefit that all active and retired members of the service receive (this benefit includes spouses, children and parents)

Benefits include, but are not limited to: Ambulance to/from New York City up to 250 miles; medical equipment: oxygen therapy, pulmonary aid supplies, wheel chairs, electrical hospital beds, crutches, canes, tens unit therapy and other durable medical equipment.

Police Relief Fund / 1-718-626-9320 **Emergency Medical Sqd** 1-718-626-9321 (See our website for benefit information)

# SUPPORT OUR **SPONSORS**

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**Application in this newsletter** Selection at the Holiday Luncheon Presentation at the January Meeting

# **IMPORTANT PHONE NUMBERS**

NYPD General Information	1-646-610-5000
Pension Section	1-212-693-5100
Out of State, call Toll Free	1-866-692-7133
PBA Union Office	1-212-233-5531
PBA Health & Welfare	1-212-349-7560
PBA Toll Free	1-877-844-5842
DEA	1-212-587-9120
SBA	1-212-226-2180
LBA & SOC	1-212-964-7500
NYPD License Division	1-646-610-5560
Social Security	1-800-772-1213
GHI	1-800-358-5500
Empire Blue Cross	1-800-433-9592
Medicare "A"	1-800-433-9592
Medicare "B"	1-212-306-7300
Caremark	1-877-722-7911
Ret.Health Ben (Rector St.)	1-212-513-0470
NYC Health Line	1-800-521-9574
VA Benefits	1-800-827-1000
ID Card Selection	1-646-610-5150

### **IMPORTANT WEB SITES**

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