



NEW YORK CITY POLICE DEPARTMENT

VERRAZANO 10-13 ASSOCIATION

THE RMP - REPRESENTING MEMBERS PROUDLY

Vol. 11; Issue 1 January, 2011

NYCPD
Verrazano 10-13
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PRESIDENT'S MESSAGE



I would like to take this opportunity to thank the voting membership who attended the November 2010 meeting, and for the confidence displayed; electing me the new President of our organization. It is truly an honor and privilege to be trusted with this position. My sincere thanks go to Richard Commesso and his Board for the fine job they did during their term in office, and for helping me and the new Board formulate a smooth transition.

As many of you know, I have been a member of the NYC Verrazano 10-13 Association since its inception; serving as both the Health and Welfare Chairman and Vice President. I have witnessed us grow into what I believe to be; the most influential 10-13 in the country. What the organization has accomplished over the last 10 years is no small feat. My intentions are to carry on and strive to keep our membership well-informed; through an open line of communication. Meetings and newsletters are just not sufficient enough. In this modern era of communications, our members should and must have available to them at the earliest moment; information on any issue that might be of concern to them and their families. With the perseverance and acumen of fellow member John Donahue, we now have a website (www.vz1013.com) up and running. Here you will find the current and past newsletters at your disposal, important phone numbers, links to line organizations, and other police and health-related websites. Needless to say, I can be reached by phone or email at any time.

With the cooperation of the membership, our Board will continue many of the past programs ventured by the Verrazano 10-13; while looking into new policies that will help streamline our organization. At the forefront of these agendas will be the protection of our Health and Welfare benefits. We must remain vigilant, to insure that our benefits remain the same, (or improved if at all possible) as they were on the day each of us retired.

I am confident that, along with Vice President Robert Walsh, Treasurer John McLoughlin, Corresponding Secretary Tom Sullivan, Recording Secretary Ellen Bjorkstrom and Sergeant at Arms Joseph Cammillieri; you will be well represented during the next two years.

Our first regular meeting on January 19th was well attended, despite of the harsh weather. I'd like to thank our guest speaker, National 10-13 President Anthony Perrone, who gave an informative update on the status of our health protection bill; as well as the new location and amenities for the 2011 National Convention. Congratulations to all the scholarship winners and their families

Continued on next page

who were present. Best wishes and good luck to Frank Martarella, who is now the National 10-13 Vice President. Welcome aboard to Marie Zolfo, elected to a Trustee position, and to Tom Sullivan, who was elected Corresponding Secretary.

Best wishes to all our members and their families for a Healthy, Happy and Prosperous New Year.

Sincerely,



Tony DeNatale
President

2011 MEETING DATES

All meetings will be held at the
Knights of Columbus S.I. Council
22 Hillside Terrace
Staten Island, NY 10308
718-317-0343

Meetings are on the 3rd Wednesday of the month
at 1930 hours

There are **NO MEETINGS** in
July, August and December

Wednesday	January 19th
Wednesday	February 16th
Wednesday	March 16th
Wednesday	April 20th
Wednesday	May 18th
Wednesday	June 15th
Wednesday	September 21st
Wednesday	October 19th
Wednesday	November 16th

Holiday Luncheon

Wednesday, December 28 at 1200 hours
King Buffet, Richmond Avenue, Staten Island, NY

IMPORTANT PHONE NUMBERS

Operations Desk	646.610.5580
NYCPD General Info	646.610.5000
Pension Section	866.692.7733
I D Card Section	646.610.5150
Employee Benefits	212.513.0470
P B A Health & Welfare	212.349.7560
P B A Caremark Drug Plan	877.722.7911
P B A Satellite	954.977.3880
DEA	212.587.9120
SBA	212.226.2180
SBA Health & Welfare	212.431.6555
RSA	516.564.1861
LBA-SOC	212.964.7500
GHI	800.358.5500
Empire Blue Cross	800.433.9592
Medicare Reimbursement	212.513.0470
Medicare	800.633.4227
Social Security	800.772.1213
Social SecurityTTY number	800.325.0778
NYC health Line	800.521.9574
NYCPD (DIF)	212.374.5508
VA Benefits-Assistance	800.827.1000
VA(TDD):	800.829.4833
VA Headstones & Markers	800.697.6947
DO NOT CALL REGISTRY	888.382.1222

FEB 3, 2011 ... BLOOMBERG DEMANDS CITY-UNION PENSION REFORMS. BY DAVID SEIFMAN, CITY HALL BUREAU CHIEF. LAST UPDATED: 7:26 AM, FEBRUARY 3, 2011 ... WWW.NYPOST.COM/

Mayor Bloomberg threw down the gauntlet yesterday before the city's municipal labor unions, demanding massive, wide-reaching reforms in the pension system — including a call to stop workers from racking up overtime just before retirement to pump up their taxpayer-funded nest eggs.

The demands, made in a meeting between city chief labor negotiator Jim Hanley and the Municipal Labor Committee, set the stage for a war with newly enraged labor leaders that would play out in Albany, which must sign off on pension-policy changes.

Labor leaders had been bracing for a pitched battle with Bloomberg, but what they didn't expect was the breadth of demanded givebacks.

Among the givebacks, extra \$12,000 pension payments

made each year to cops and firefighters would be eliminated, not only for future workers as proposed earlier but for everyone, including current retirees.

And most employees would have to contribute more to their pensions. Civilian employees and teachers would have to pony up 5 percent every year. Both now contribute 1.85 percent in their later years, after initially coughing up 4.85 percent.

The union leaders yesterday could barely contain their anger.

"I really honestly feel the working relationship the mayor had with unions in the city of New York will no longer exist," fumed Harry Nespoli, head of both the sanitation workers union and the Municipal Labor Committee. "He's dictating now what he's going to do." Steve Cassidy, president of the Uniformed Firefighters Association, accused the mayor of undermining the rank-and-file.

"In the middle of squandering \$1 billion on CityTime, and another \$1.8 billion on the failed [unified 911] dispatch system, the mayor's proposal fails to recognize the unique and dangerous nature of firefighting," Cassidy said.

"Among other things, New York City firefighters killed in the line of duty will no longer be able to count on their benefits to protect their families," he added.

One source said the city was making a full-scale push now on pension reform because there's a sense Bloomberg has a powerful ally in Gov. Cuomo, who's riding a wave of popularity.

"We have a governor who has some juice," said the source. "The last governor also wanted to do this, but he didn't have the juice."

Still, city officials concede privately that they face an uphill fight in the state Legislature, where municipal unions retain considerable clout.

david.seifman@nypost.com

SOME HISTORY AND FACTS ABOUT THE VARIABLE SUPPLEMENT FUND (VSF)

For some time now the Bloomberg Administration, through the media (especially the New York Post), has been orchestrating a one-sided and often misinformed crusade against the Uniformed Unions' pension, health and variable supplement settlements. These settlements were achieved through honest, open and fair bargaining with the City and their representatives with respective

Union Officers. It seems, as of late, that the City has decided to no longer hold up their end of the bargains, nor to deal with the Unions in an open and transparent manner.

On Wednesday, January 19th, 2011, Mayor Bloomberg gave his State of the City Address at the St. George Theater in Staten Island. Here is part of the mayor's speech as it applies to Pension Reform:

"We can also save another \$200 million every year by eliminating, for future uniformed retirees, what is effectively a \$12,000 annual bonus, paid on top of full pension benefits every year around the holidays. City taxpayers just cannot be expected to give substantial holiday bonuses when so many of them are out of work or having their own wages frozen or cut."

This "annual bonus" the Mayor is referring to is the Variable Supplement Fund (VSF) which was initially created at the City's urging. The original deal came about at the City's urging because the administration under then Mayor John Lindsay wanted to be able to invest money from the Police and Fire Pension Funds in the stock market and needed the approval of the Unions. The Unions wanted an improvement in the formula used to calculate what percentage of salary would determine pension allowances for their members. The matter went before an arbitrator and during the discussions the Chief City Actuary proposed as an alternative that the VSF be created, with funding only to be provided in years when the performance of stock investments topped that of the City's bond holdings by a specified percentage. The unions decided this was acceptable and the arbitrator incorporated it in his award.

The funds were created by a state law passed in 1970, that made them retroactive to October 1, 1968. The profits from the Fund were good enough to provide "skims" into the VSF for the first two years of the fund's existence and an initial benefit of \$40 per month for "service" retirees (those who receive Disability Pensions are ineligible for the VSF, even if they worked the 20 years mandated to qualify for a full regular pension), and 11 year dry spell followed.

The lack of growth in the funds brought some restlessness within the police and fire ranks, which intensified when at one point fire officers were unable to receive benefits because there wasn't enough money in their union's funds in the early 1980s. Then a five year stretch of robust stock market performance swelled

the VSF coffers, producing a climate in which both sides were looking to make a change. By the time the Patrolman's Benevolent Association was negotiating for a contract that would take effect retroactive to July 1, 1987, the VSF payouts had risen to \$150 a month, but retirees and some active members were convinced that much more could be paid. The City and union trustees who oversaw the police and fire VSF funds were constrained by the recommendations of the City Actuary, who had to be certain that the funds would not have their reserves exhausted if the stock market suddenly tanked.

While this was frustrating to VSF recipients, Mayor Ed Koch found it exasperating that when the skims came, the retirees did well but the City could not take advantage of the boom times to pullout excess funds to improve City services. Mayor Koch instructed his chief negotiator to seek a deal with the PBA that would pave the way for the City to have pre-determined costs in return for set payments, limiting what it would have to share during bull markets.

A reminder of the way the market could turn came with the October 1987 crash, and probably helped convince the PBA that there was something to be said for a defined benefit payment even if it potentially surrendered a bigger share if the boom times on Wall Street returned. The PBA reached an agreement in May 1988 under which the City gained control of the PBA fund by agreeing to raise the annual benefit from \$1,800 to \$2,500, with \$500 increases in each year to follow until a peak was reached of \$12,000 in 2007. The Chief Negotiator for the city said, "we were both willing to trade uncertainty for certainty."

The Chief Negotiator for the City, Bob Linn, predicted at the time that the City would realize its greatest savings from the trade-in over the long haul, and a decade later that prediction seemed to have been borne out with a vengeance. During the second term of Mayor Giuliani, it was estimated that the city's share of the pension fund's profits during the stock market boom of the late 1990s was \$4 billion greater than it would have been had the unions refused to make the conversion to a defined-benefit payment. The Deputy Budget Director for the City also had the foresight to get a key component put into the VSF legislation that maximized city profits during the boom: a "sluice gate" provision under which it was only required to skim off profits from stock investments if the fund's liabilities exceed

their assets at the time.

Then the market cooled off at the beginning of this decade, and reached what Mr. Bloomberg had described as meltdown status since 2008. No longer does it seem that the unions got taken and the City made out like bandits, and the swing of the pendulum has served as a reminder that union leaders' decision to "trade uncertainty for certainty" was a pretty good one.

Mayor Bloomberg decided to retain some other information from the media and fail to mention it at his State of the City Address. This had to do with the Deferred Retirement Option Plan legislation which was ushered through the Legislature at Mayor Bloomberg's request, in 2002. In other words, someone who would have been eligible to collect the Banked VSF in December 2002, when it was \$9,500, but continued working until December 2008 would have accumulated \$76,500 in their VSF "DROP" account. (The above is a detailed summary of an article "Christmas Bonuses And Other Wicked Fables" which appeared in the Chief-Leader Newspaper, written by Richard Steier, published on March 20, 2009)

It is our position that the VSF was acquired through open and honest labor negotiations between the City and the Unions. Again, the VSF was created at the City's behest so that they could benefit economically from the Unions' fiscal prudence. The LBA intends to protect and maintain the VSF and to sustain all other benefits that were attained through open and honest arbitration with the City. We would expect and appreciate the same courtesy from the City to bargain in an atmosphere of objective fairness and transparency.

Tom Sullivan President, LBA

**PENSION ISSUES
VARIABLE SUPPLEMENT FUND,
PBA MAGAZINE MARCH 2001
BY JOE MACCONE PBA PENSION
CONSULTANT AND FORMER CO PENSION
SECTION**

No pension issue has been more confusing to our membership than the Variable Supplement Fund. This article will attempt to clarify subject so that all members will have a proper understanding of this important benefit.

The Variable Supplement Fund was created as a result of the 1968 contract and became law after being passed by the State Legislature in 1970. It provided for a

Continued on next page

**Minutes from
NYCPD Verrazano 10-13 Association
General Membership Meeting,
January 19, 2011
Hillside Terrace, Knights of Columbus**

variable benefit paid to all members of the Police Pension Fund who retired for service on or after October 1, 1968. The amount of the benefit varied depending on returns from Pension Fund investments in the equity markets.

In 1988 it became a Defined Benefit, with guaranteed payments distributed each December for an amount fixed in the New York Administrative Code. The payment in December 2000 was \$8,500 and is scheduled to increase \$500 a year until it reaches \$12,000 in December 2007. It will remain at \$12,000 for each subsequent year.

It must be remembered that this benefit is for SERVICE RETIREES ONLY. Twenty years of service with the NYCPD, however, is not a requirement to receive payment. For example, if a member has five years of prior NYC Correction Officer pension credit that he or she properly transferred to the Police Pension Fund, that member would be required to serve only an additional fifteen years with the Police Department to retire for service. Upon Retirement, the member would receive the Defined Benefit even though the member's NYPD service was less than 20 years.

Disability and vested-interest retirees will not receive the benefit. If you retire on other than a service retirement, an attorney or group of retirees may contact you and ask you to become part of a lawsuit attempting to gain this benefit.

Before you invest hard earned pension dollars with a lawyer motivated by his own financial interest, ask why he or she believes the outcome of the lawsuit would be any different from the dozens that have already failed. Remember, the issue has been challenged numerous times in both the federal and state court systems.

The Deferred Benefit is subject to only federal taxes. This is yet another reason that officers with over 20 years of service are working for very little. When a member adds a 20-year pension (fifty percent of your last 12 months earnings, subject to certain restrictions) to the Defined Benefit (\$9,000 in December 2001) and does not have to pay New York State and City taxes, social security, Medicare and union dues, it shouldn't take long for that member to compute that there is little profit in continuing to work.

The meeting was called to order by President DeNatale with a salute to the Flag and a moment of silence for all sick (Joe Cammarata from Katy, Texas and Mike Daluise) and departed members (Andy Diller and John Donahue Jr). President DeNatale introduced to the membership the new VZ board members; Vice President Robert Walsh, Recording Secretary Ellen Bjorkstrom, Sgt. At Arms Joseph Cammillieri, Treasurer John McLaughlin and Corresponding Secretary candidate Thomas Sullivan.

All guests were asked to retire to the refreshment area while association matters were discussed. A motion was made to waive the reading of the minutes from the last meeting, it was seconded and the motion carried. John McLaughlin gave the Treasurers report, which was accepted as read after a motion was made and seconded. Frank Martarella had stepped down as VZ trustee to accept the position of Vice President of the National 10-13. To take care of this new vacancy and that of Corresponding Secretary, President DeNatale informed the members that Marie Zolfo was interested in running for the Trustee position and Thomas Sullivan would run for the Corresponding Secretary. Members were asked if anyone else wanted to run for either position; no new names were offered. A vote was taken for each position and unanimously passed.

Past Verrazano president Ed Keshecki was acknowledged as being present at the meeting. Anthony Perrone, National 10-13 President was introduced and gave an informative report on our Health Protection bill, COLA legislation, pension matters.

Past Verrazano President Richard Comnesso was called up to the podium, and presented the following Verrazano scholarship awards:

Colonel David Kelly scholarship was given to Rourke Struthers, Grandson of Bruce Struthers who both were in attendance.

Thomas Knobel scholarship was given to Daniel Parks, Grandson of Joe Massella, who accepted the award on Daniel's behalf. Knobel family members present were; wife Nancy, daughters Kerin Hilton and Alyce Miceli and sons in law John and Eugene and

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brother John Knobel along with wife Regina.

Rocco Valinoti scholarship was given to Kayla Joan Dolan, Granddaughter of Earl Sandel, who accepted the award on Kayla's behalf. The Valinotti family could not attend.

Alfred Goffin scholarship was awarded to Gregory Amatrudo, Son of Gary Amatrudo. Neither Gregory nor Gary were present. Gregory was away at school and Gary is currently deployed as a helicopter pilot in Iraq. The Goffin family was present.

Ronald "Buzz" Bjorkstrom scholarship was given to Erin Sanbeg, daughter of Donald Sanbeg, who accepted the award on Erin's behalf from Buzz's wife Ellen.

After a dinner break President DeNatale thanked John Donahue for getting our website started. Members were reminded that they are being given option to receive the newsletter by mail or electronically over the internet. All were asked to make their choice on the green card they received in the mail. Our web address is www.vz1013.com and our email is info@vz1013.com.

New Business: Members were asked if they knew any retirees in the Pocono area of Pennsylvania or in the Villages in Florida, who are interested in joining 10-13 clubs that are trying to get started in those areas.

Driving Course: John Donahue will be giving the defensive driving course to anyone interested. Cost will be \$25 and there must be a minimum of 15 attendees.

Congratulations to member Joe DeLuca who was elected President of FOP Rocco Laurie Lodge 22.

Meeting was adjourned at 9:35

Respectfully Submitted,

Ellen Bjorkstrom

Recording Secretary

What To Do When A Loved One Dies

The NYPD Operations Division at (646) 610-6100 should be notified. When immediately notified, the Operations Division may also be able to supply police officers in dress uniform as pallbearers for the funeral.

In the event of the death of a member, a spouse or beneficiary should be prepared to obtain copies of documents which will be needed by the union and by various agencies, organizations, and the government to straighten out the deceased's estate.

Here is a list of the documents that each member's spouse or beneficiary will need, and for whom they will be needed.

DEATH CERTIFICATES

You will need one copy of the death certificate for the respective members Health Benefits office. You will also need two copies for the City (one for the Employee Section and one for the Pension Section of the Police Department.) If the deceased was a veteran, you will need two copies of the death certificate for the Veterans Administration. One copy is also needed for the Social Security Administration and another copy is needed for the Department of Motor Vehicles. A copy will also be needed for your insurance company. In order to execute the Will, you will need one death certificate for the deceased's lawyer. Additionally, the spouse or beneficiary should retain a copy of the death certificate for his or her personal records and for future reference. Also keep in mind that other relatives who work for the City may each need a copy to obtain time off from work to attend the funeral. Death certificates cost approximately \$4.00 for each copy.

MARRIAGE CERTIFICATES WITH THE OFFICIAL RAISED SEAL

If the deceased was a veteran, you will need one copy of the marriage certificate for the Veterans Administration. One copy will also be needed for the Social Security Administration. Marriage certificates cost approximately \$10.00 for the first copy and \$5.00 for each additional copy. They are available from the City Hall where you were married.

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LAST WILL AND TESTAMENT

You will need one copy of the deceased's Will for the State's Department of Taxation in order to obtain a tax waiver for pension monies. You will also probably need one copy for the Internal Revenue Service.

SURROGATES' CERTIFICATES

In the event that the Will calls for a transfer of ownership of property, you will need the following surrogate's certificates, supplied by Surrogates Court:

One copy for the Department of Motor Vehicles in order to transfer car ownership;

One copy for the City Department of Finance in order to collect the deceased's final pay checks;

One copy for the State Department of Taxation for a tax waiver in order to collect pension monies;

and one copy for the City Comptrollers Office (in some cases this is necessary to collect pension monies).

Please note that it usually takes about 3-1/2 months after a person's death for a spouse or beneficiary to receive a Surrogate's Certificate.

DISCHARGE PAPERS

If the deceased was a veteran, a copy of his or her discharge papers will be needed for the Veterans Administration. The veteran's original discharge papers may be needed for the Social Security Administration.

To purchase this COBRA coverage, survivors should contact the deceased members respective Health Benefits office. PBA 212-233-5531, SBA 212-431-6555, DEA 212-587-9120, LBA & CEA 212-964-7500.

SOCIAL SECURITY ADMINISTRATION

Your nearest Social Security office, which will be listed under the government section in your phone book, requires one copy of the deceased's death certificate and one copy of the deceased's marriage certificate (with seal).

The SSA also requires one copy of the deceased's birth certificate (with seal). Birth certificates can be obtained by contacting the Department of Health in the city in which the deceased was born. Copies of birth certificates cost approximately \$3.50 each.

If the deceased was a military veteran, one copy of the member's discharge papers must go to the Social Security Administration, along with one copy of the paid funeral bills, one copy of the deceased's Social Security card, and one copy of the survivor's Social Security card.

Please note that Social Security payment for widows and dependent children takes approximately two months.

VETERANS ADMINISTRATION

You can phone (800) 827-1000, a toll free number for the regional New York office of the VA, to inquire about any sort of Dependency and Indemnity Compensation (DIC) to which certain veteran's spouses may be entitled. The VA requires the following documents: two copies of the death certificate; one copy of the marriage certificate; one copy of the deceased's birth certificate; one copy of the discharge papers; and one copy of government insurance papers.

Please note that the VA sometimes supplies gravestones plus a stipend of approximately \$250 for burial and for benefits for a spouse and for dependent children.

STATE DEPARTMENT OF MOTOR VEHICLES

For the transfer of automobile ownership, the State Department of Motor Vehicles will require one copy of the death certificate and one copy of the surrogate's certificate (if there is a Will involved).

KEEP CASH READILY AVAILABLE

You should keep enough cash readily available to sustain your family for several months while you are waiting for payments from some of the above-mentioned agencies or until the settlement of an estate. Banks will put a hold on savings or checking accounts and safety deposit boxes as soon as an obituary is published. New York State taxes, as well as federal inheritance taxes, may be due.

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Identification will be needed at most places to get information or application forms. The Social Security cards of both the deceased and the beneficiary (or survivor) will be required at most of the offices that need to be contacted.

You may also want to contact the New York State Department of Taxation. You can receive a tax waiver to be filled out and notarized. You must list all of the deceased's assets (such as real estate, bank accounts, insurance, union benefits, veteran's benefits, city pension benefits, etc.). The Department of Taxation will also require a copy of the Will (if one is involved) and possibly a Surrogate's Certificate.

You may also wish to contact the New York City Comptroller's Office. They may require a copy of the Surrogate's Certificate before paying out monies that are due from the pension system.

Please remember to notify the NYPD in the event of a death.

If you have any questions, it is always a good idea to consult with your lawyer and accountant as tax and legal issues are constantly subject to change.

The above info is courtesy of the NYCPD Detective Endowment Association.

Treasurer's Report

The following donations were made by the Verrazano 10-13 during the year 2010:

Five (5) \$500.00 Scholarships	\$2,500.00
9/11 Police Aid Foundation	\$1,200.00
American Sleep Apnea Association	\$ 100.00
National Police Defense Fund	\$ 725.00
Project Homefront	\$ 800.00
Canale Fund	\$1,000.00
NYCPD Police Relief Fund	\$2,000.00
TOTALS:	\$8,325.00

Respectfully submitted,
John McLaughlin
Treasurer



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**HONOR'S HAVEN & SPA
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WELCOMES**



**THE NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.
22ND ANNUAL CONVENTION
FRIDAY JULY 29 TO SUNDAY, JULY 31, 2011**

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Complimentary 10-13 Hospitality Room Friday through Sunday
Hero Sandwiches and Refreshments upon Arrival Friday
Filet Mignon Dinner with Red and White Wines Saturday Night
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***Children: Under 6 yrs. - NO CHARGE; 6-10 Years - \$45.00 per child, per night**

Children: 11-16 - \$60.00 per child, per night. Children's rates ONLY valid with at least 2 full-priced adults. The above rates also include 15% resort fee

Local New York Tax is NOT included in the above rates.

A \$50.00 deposit per person is required. Make check payable to Honor's Haven Resort and Spa

MAIL TO:

**Honor's Haven Resort & Spa
1195 Arrowhead Road
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**For further information, please contact Convention Chairman Anthony V. Perrone 518-945-1749
Friends & Relatives Welcome!**

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

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

JULY 29 - JULY 31, 2011

LAST NAME _____ FIRST NAME(S) _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

PHONE #/E-MAIL _____ GOLF _____ YES # OF PLAYERS _____

#ATTENDING _____ ARRIVAL DATE _____ DEPARTURE DATE _____ PCT. WORKED _____

SATURDAY DINNER SELECTION: _____ CHICKEN _____ FISH _____ FILET MIGNON _____



Knobel family, along with Rich Comnesso and Joe Massella, who accepted scholarship on behalf of grandson, Daniel Parks



Scholarship winner Rourke Struthers along with father, Bruce, and Rich Comnesso

General Membership Meeting January, 2011



Goffin family accepting scholarship on behalf of Gregory Amatrudo, son of Gary Armatrudo, who is currently serving in Iraq



Donald Sanbeg accepting scholarship on behalf of his daughter, Erin from Ellen Bjorkstrom and Rich Comnesso



Earl Sandel accepting scholarship on behalf of granddaughter, Kayla Joan Dolan



VZ Board being introduced; (l-r) Ellen Bjorkstrom, Bobby Walsh, Tony DeNatale, Tom Sullivan, and John McLaughlin



National 10-13 President Anthony Perrone addressing membership

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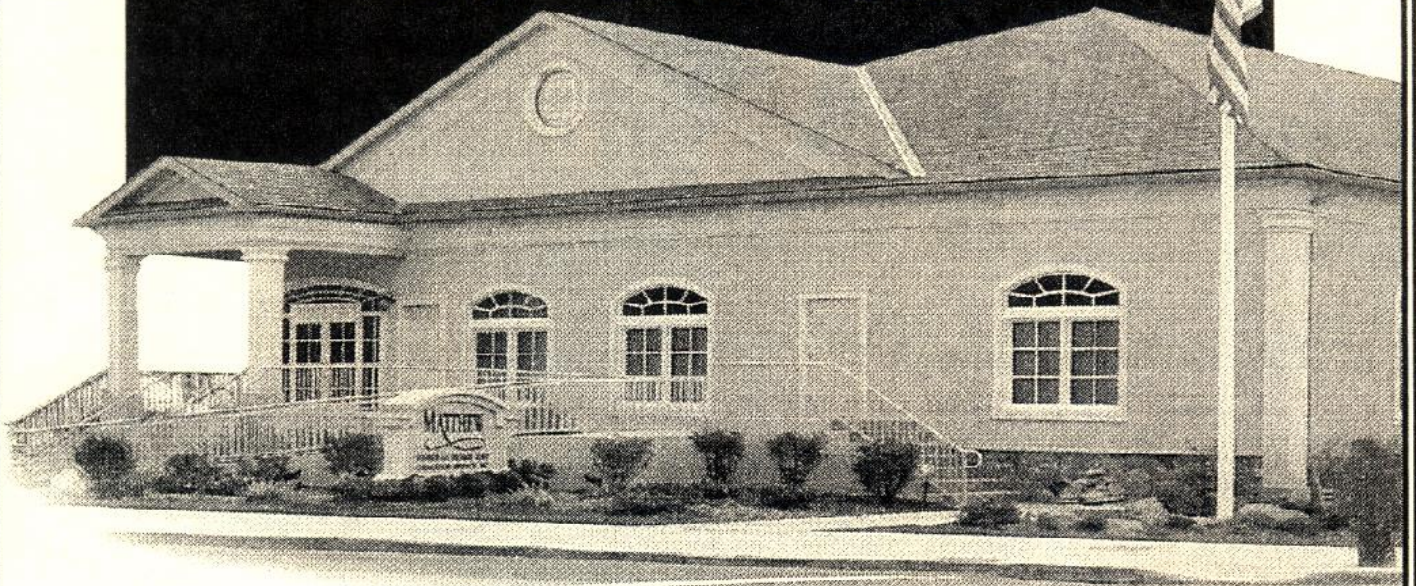
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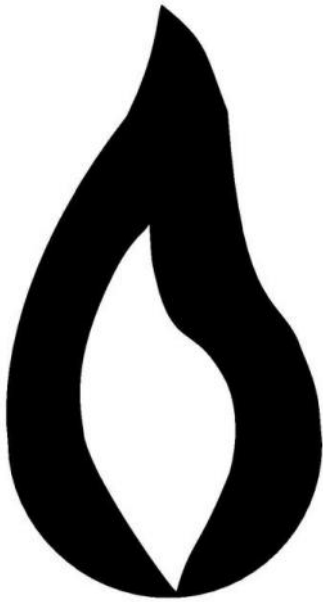
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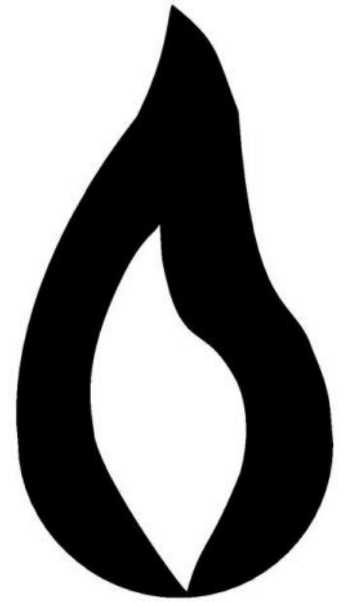
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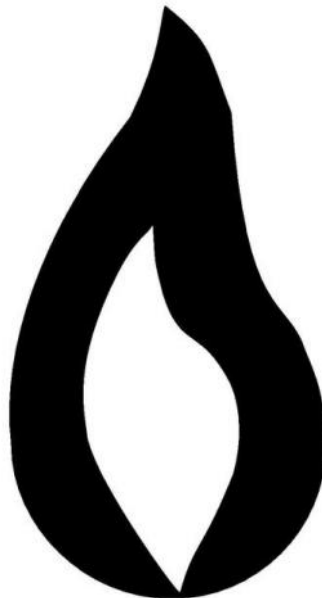
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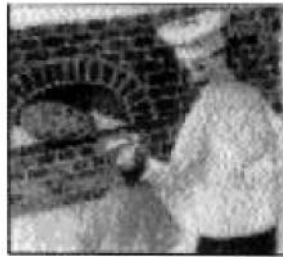
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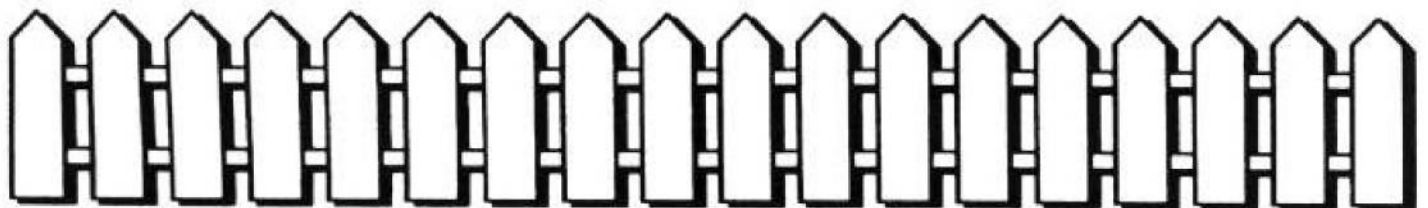
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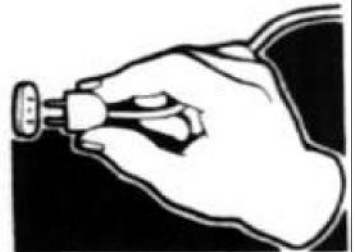
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