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Volume 23, Issue 9 January 2018



The RMP



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PRESIDENT'S MESSAGE

by Richard Comnesso

Here is wishing all of our brothers and sisters in blue a Happy and Healthy New Year. 2017 has seen many ups and downs. One of our biggest achievements was voting down the much disputed Constitutional Convention. All our line organizations stood together and the silent majority became a voice to be recognized. Can you imagine who would be elected to the Board to set forth the laws of the constitution?

We had our Holiday Luncheon at Nucci's South once again this year. The celebration was well attended and a new wrinkle was tossed in. Aside from drawing our five (5) scholarships, prizes were given to many of the members. There was wine, a 10-13 jacket and 10-13 baseball caps. A good time was had by all and we were honored by the presence of Carol Maganato, wife of our former Treasurer Charles Maganato. One of the scholarships was named after Charlie, who was not only my Treasurer but close friend. He is sorely missed. Also present was D.I. Harrington of the 121 Pct. Al Acierno, Financial Secretary of the PBA. Al was presented a check for \$2,500 which is to go to the Widows and Children's Fund. Rev/Capt. John Carlo was present and gave a prayer before we sat down and ate. Frank Martarella, President of the National 10-13 was in attendance and wished everyone a Merry Christmas and Happy New Year. It was great seeing everyone as this event gets bigger and bigger every year. The Lt. Charles Maganato College scholarship went to Taylor DeFilippo, daughter of member Michael DeFilippo. The Col. David B. Kelly College Scholarship went to Michael Stumpf, grandson of Richard Comnesso. Violet Guzman, granddaughter of Dominic Croce and Daniel Fausak, son of Daniel Fausak also won college scholarships. The High School Scholarship went to Matthew Bennett, grandson of Terry Bennett. Congratulations to all of you.

More changes have been made on the Board of Directors. Larry Ernst has moved from 1 year Trustee to Treasurer. Larry will be a big help to me as prior to his appointment, I had to assume the duties of Treasurer. William Sylvestri has taken over the task as Trustee. I played football against Bill from when we were 12 years old. It was only the past six (6) months that I learned that "HARPO" was not his real first name. Bill is a welcomed addition to our Board.

Everyone who was entitled to the Variable Supplement should have received the same as of this date. Enjoy it my brothers, as it was well earned.

We will be having many guest speakers at the upcoming meetings. Vinnie Montagna has been busy in contacting our local politicians. Everyone should make an effort to make a meeting and to meet up with old friends and colleagues. Come and have a drink and enjoy the good food served.

I am instituting a new policy for the Verrazano 10-13. I will be awarding a plaque for man of the year. This award will be given to the person who has unselfishly given up his time to make our organization the best in the country. This award although late in coming, will be given to Jack Hellman, who has showed the tenacity and fortitude in every project he was involved in. All I had to do was ask and Jack would be right there. Hopefully the plaque will be ready for this month's meeting.

Here's hoping to see as many of you as possible at the next meeting. To all you snow birds; it's just as cold in Florida as it is here. They even got some snow.

REMEMBER, YOUR DUES ARE NOW DUE



VICE PRESIDENT'S LINES - Joseph Molloy

Season's greetings to all! I hope everyone had a great Christmas and a Happy New Year. Our Annual Christmas luncheon at Nucci's was a great success. Good food and drink was mixed with great company is always a recipe for success.

Let's hope 2018 brings us a safer and prosperous year! I often hear us old timers saying how we could not work under the conditions today's Police Officers have to endure. So say hello and thank you to our fellow friends in blue whenever you can.

DID YOU PAY YOUR DUES FOR 2018 YET?

Invite a fellow Police Officer, active or retired to our next meeting.



TREASURER'S LINES - Lawrence Earnst

I am happy to take the job as Treasurer of the Verrazano 10-13. I am sorry that Tony Franzese had to give it up due to other commitments. Tony has been a longtime friend and so was his brother. I want to thank our President for having the confidence in me. I hope I will be able to do a good job. I look forward to seeing all my old partners and co-workers at the coming meetings.

REMEMBER PAY YOUR 2018 DUES



CORRESPONDING SECRETARY'S LINES - Vincent Montagna

The holiday luncheon was a fabulous success. All attendee's received a Crossed American Flag/Blue Line Flag Pin. Many items were raffled off. The 121 Pct. Commander Inspector Matt Harrington, with his Community Relations Officer P.O. Jacobson enjoyed the day, as did the Commander of Forensic Investigation Division. PBA Trustee Anthony Acierno welcomed our donation for the Widows and Children Fund. On another note, the subject of whether we must register our rifles and shotguns came up. As *active* members of the Force/Service, we were *not* required to register. But now as retiree's we are as with any other civilians, required to register every three (3) years with the NYC Fire Arms Control Board, located at 120-55 Queens Blvd, Room B 11, Kew Gardens, Queens 11424. Phone 718-520-9300. Application fee is \$89.25. There is *no charge* for registration of your firearms with the Fire Arms Control Board. This was instituted in 1965. As the expression goes... "When your working, you're the best. When your retired, you're a pest". No perks. Although, one perk came our way. The C.O. of the pistol license section, back in the 1980's was instrumental in getting retiree's pistol permits cost free.

REMEMBER, PAY YOUR 2018 DUES!

By the way folks, please support our advertisers. If you're in need of that type of service, please try them first. And tell them where you saw there advertisement. Also check the expiration date of your HR 218 certification. NYPD is falling behind in renewals with their new online system. So be guided accordingly.



RECORDING SECRETARY'S LINES - Paul Gallo

On March 7, 2018 from the Staten Island Mall to the Sands Casino in Pa. The bus will leave at 9:30am from the parking lot by Burger King. There will be coffee and donuts served on the bus at 9:00am in the parking lot. The cost is \$30.00 with \$20.00 given back in slot play and a \$5.00 meal voucher. The trip is open to everyone, spouses and friends. I hope to have a good response from the membership and if there is another type of trip you would like to have the organization plan, please let me know. I will have all trip handouts during the next 2 meetings at my desk. There are 55 seats on the bus, so if you plan on attending please get your money in as soon as possible.





SGT. AT ARMS - Paul Ferrigno

Let me begin by wishing our members, their families and friends a very Happy New Year. May we all be blessed with good health and good fortune in our days ahead.

Let us remember and keep in our prayers those of our organization who have passed in 2017. Several were dear friends and are Sorely missed.

On a lighter note, I hope we all enjoyed a Merry Christmas. Our annual Christmas party at Nucci's Restaurant was well attended and came off quite well. As always, the food and drink was great as well as being plentiful. All in all it was a success because it promoted the spirit of good friendship that, which I'm sure we all enjoyed.

It was a real pleasure to have Carol Manganato, wife of Charlie Manganato, deceased member and past Treasurer, as a special guest. To those unaware, without going into detail, she has contributed much to our organization and we are truly grateful.

Finally, as we begin the New Year, I urge you all to get your membership dues up to date as soon as possible and try convincing some of your active and/or retired friends to consider to enjoy the camaraderie that we all enjoy by becoming a member.

Happy New Year and God Bless Us All!



TRUSTEE - Carlo Imperato

National Police Week begins Sunday May 13, 2018 and continues for the entire week ending May 19, 2018. At our monthly meeting on May 16, I am asking anyone in attendance to stand, give the name of the officer they remember who died in the line of duty. I am also requesting that a Mass be said for all fallen officers who resided or worked on Staten Island. Let's remember our fallen brothers.

PAY YOUR 2018 DUES



TRUSTEE/SUNSHINE LINES - Jack Hellman

Well another year has passed us by and I hope it was a prosperous and healthy one for you all. Let us not forget the loved ones and good friends we lost throughout the year. We ended last year with a joyous occasion at our December meeting, Christmas luncheon. I personally want to thank all those who attended, especially our honored guests. D.I. Harrington, C.O. of the 121 Pct. Al Acierno Financial Secretary of the PBA, Carol Maganotti and the Reverend John Carlo who time out of their busy schedules to enjoy the holidays with us. I look forward to the upcoming year and hope you will try to participate in all activities your Board of Directors work so hard to provide for you. So have a Happy New Year to you and your family. As usual if you hear of any of our members who are sick or hospitalized or past please let me know.

PAY YOUR 2018 DUES NOW



TRUSTEE - William "Harpo" Silvestri

I've been advised that as a board member I am required to submit an article for our newsletter. So, here it is, short and sweet.

I am happy to have been selected and approved by the membership to serve as a trustee for the Verrazano 10-13 Association. For that I say "Thank You" and that I will do anything I can to assist our organization and its membership in any way possible.

Lastly, I would like to wish you and all your loved ones a Very Happy and Blessed New Year.



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NEW YORK CITY
POLICE OFFICER

WARNING New cameras have been installed on every city bus. Every time the driver opens the door the camera flashes, and if you happen to be parked or even standing by a bus stop it will be a \$250.00 ticket! More so if you are driving in a bus lane and there is a bus behind you, the driver can click a button to take a picture of you that will cost \$350.00. Notify your family and friends, the city is **NOT** notifying the public about this.

CHECK YOUR MAILING LABEL

If your mailing label is highlighted, your dues are not up to date.

PLEASE PAY YOUR DUES!

New Gun Licensing Procedures at the NYPD

PLEASE TAKE NOTICE: Effective January 1st, 2018 the NYPD License Division began new procedures to renew your current licenses for both Handgun licenses and Rifle/Shotgun permits. It also applies to new license applications. It is a paperless process. It requires you to fill out and submit the forms, pictures, and payments online.

According to the License Division, about one (1) month before your license is due to expire, you will receive a letter in the mail from the License Division. It will contain a unique identification number specific to you. Please keep their letter until you have completed the entire process. You will need the identification number and the online address they provide to log in to the License Division system. Follow their instructions to complete and submit your application and related paperwork.

For those of you without internet access, please ask a relative or close friend with internet access, to assist you. If that is not possible, the Club plans to set-up a computer at the range to assist in the renewal process. You are responsible for submitting the required documents with the correct information.

I'm sure you have many questions about the process including: signatures, notarization, payments, and photos. Read and follow the instructions online.

We don't have all the answers yet. Problems will come up and it will probably take several months to work them out.

**PLACE YOUR
AD HERE**

**SEE PAGE 16
FOR ADVERTISING RATES**



Vinnie Montagna at the golf outing with his assistant soccer coach from St Joseph by-the Sea Bill Hunt and Joseph Senise who played soccer for them sixteen years ago.

MEDICARE ISSUING NEW ID CARDS IN 2018

REMOVING SOCIAL SECURITY NUMBERS TO PREVENT IDENTITY THEFT AARP, MARCH 17, 2017

Medicare 10 cards will remove Social Security numbers in 2018. Medicare is preparing to stop using Social Security numbers for identification next year and will send new cards to patients with Medicare 10 numbers. The move is required by a law enacted two years ago to discourage identity theft.

The Centers for Medicare & Medicaid Services (CMS) recently updated its web page to help health care providers prepare for the change. The agency plans to begin mailing the new cards with Medicare beneficiary identifiers (MBIs) in April 2018. During a transition period through 2019, providers can use the MBIs or health insurance claim numbers (which are based on Social Security numbers) on transactions such as billing and claims.

The 2015 law, the Medicare Access and CHIP Reauthorization Act, requires CMS to remove Social Security numbers from Medicare cards by April 2019.

"We're now figuring out the best way to mail the cards," the agency advised providers. "We'll keep you posted about critical information so you can be ready to ask your Medicare patients at the time of service if they have a new card with an MBI."

CMS plans a "wide-scale outreach" to let beneficiaries know that they need to bring their new Medicare cards when they get care and how to get MBIs if they lose their cards.

AARP's Fraud Watch Network ambassador, Frank Abagnale, advises consumers not to share Social Security numbers unnecessarily. "And don't carry your Medicare card unless you are on your way to a health care appointment," he wrote last year. "Instead, make a copy and black out all but the last four digits."

DID YOU FAIL TO RENEW YOUR MEMBERSHIP IN 2012, 2013, 2014, 2015, 2016, 2017?

If so, you do not meet our membership eligibility requirements for:

Submitting a Scholarship Application
(3 years continuous membership)
or
80 year old **FREE MEMBERSHIP**
(Life Member, 5 years continuous membership)

If you do not know if you qualify, send us an Email: info@VZ1013.com or call (347) 216-5215

You can print out this Membership Application and submit it as per the instructions on the bottom of the form.

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

- 2012
- 2013
- 2014
- 2015
- 2016
- 2017

LATE MEMBERSHIP APPLICATION

(Please indicate appropriate selection(s) if you wish to pay past dues)

2018 MEMBERSHIP APPLICATION

Annual Dues: \$25.00 per year



New Member Renewal Associate Member Life Member Other _____

(PLEASE PRINT CLEARLY)

Last Name: _____ First Name: _____ MI: _____

Street Address: _____ Apt: _____

City: _____ State: ____ Zip: _____ - _____ Home Phone: _____

Cell Phone: _____ Spouse or Surviving Spouse - Name: _____

DOB: ____/____/____ Email: _____
Month Day Year (optional)

Date Appointed: _____ Tax Registry#: _____ Date Retired: _____ Command: _____

Rank: _____ Active *or* Type of Retirement: Service 3/4 Vested Other _____

Newsletter preference: PAPERLESS (website) by Mail Both - If you GO PAPERLESS will save the organization \$\$\$.

If you submit an Email address, a password will be sent to you, when it is necessary to view censored Newsletter information

I wish to purchase additional membership card(s). If more than 2 cards mailed add \$.25 per card for postage.

Number of additional card _____ @ \$1.00 per card = \$_____ + \$25.00 (Membership dues) = Amount enclosed \$ _____.

Mail application & payment to: The NYC Verrazano 10-13 Association, PO Box 061-725, Staten Island, NY 10306

GOOD INFORMATION. PLEASE READ AND MAKE A COPY FOR YOUR FILES

IF A MEMBER DIES - INFORMATION TO THE SURVIVING SPOUSE OR FAMILY **(Hopefully Not Needed For A Long Time)**

Too often spouses and families are left in a quandary upon the death of a loved one. 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) or the deceased's family regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

I. PREPARATIONS BEFOREHAND

- **GATHER ASSETS** - This doesn't mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information is needed for probate. It's also essential for filing federal and state estate tax returns, if required.
- **REVIEW IRAs** - If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.
- **GET GOOD ADVICE** - and get it now. The money you pay to attorneys and other advisers to resolve issues NOW can be much lower than if you deal with problems AFTER a person's death.
- In case of couples, usually most of the property is held in joint names and the survivor obtains same "by operation of law" However, there may be some items which were held in the name of the deceased only, and in that case it would be necessary to go to Probate Court to transfer ownership of that property, unless listed in a trust.
- **GET ORGANIZED NOW** - When someone dies, one of the big problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know before the death occurs where to find the following documents and information. (This is just a partial list)

- Will
- Living Will
- Trusts
- Deeds (if any)
- Safe-deposit boxes (location of boxes, contents and keys)
- Life insurance policies
- Funeral and burial instructions
- Names and addresses of creditors and debtors
- List of assets and where they are located
- List of all advisers (attorney, accountant, insurance agent, stockbroker, etc.)

II. STEPS TO BE TAKEN AFTER DEATH - Notifications to be made:

1. NYC Police Pension Fund (either in writing or by telephone)
233 Broadway, 25th Floor New York, New York 10279
Attention: Retiree Death Benefits Unit
Telephone (212) 693-5607/5919

Contact the appropriate Union for a possible existing life insurance policy and also for continuation of optional benefits, if qualified.

- Police Officers - Patrolmen's Benevolent Association (PBA) at (212) 233-5531
- Detectives - Detectives' Endowment Association (DEA) at (212) 587-9120
- Sergeants - Sergeant's Benevolent Association (SBA) at (212) 431-6555
- Lieutenants and above - Superior Officers Council (SOC) at (212) 964-7500

2. Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006 (212) 513-0470.

3. Contact the NYPD Operations Unit located at One Police Plaza at (646) 610-5580, for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.

4. Contact Social Security: (800) 772-1213 (Funeral Director will usually do this for you)

5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

6. If a veteran, notify the Veterans Administration at (800) 827-1000 for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you). If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.

7. Notify your Church or Temple for announcements and to arrange for funeral. (Funeral Director will usually do this for you). Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36 months. New York State in 2001 amended the Administrative Code to continue Health Care Coverage for Surviving Spouses for Life (Download Information Regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though high, is cheaper than the non group rate. Call: NYC Employee Benefits (212) 513-0470

THINGS YOU WILL NEED DEATH CERTIFICATES - Death Certificates are necessary in every step to the successful administration of a decedent's estate. (Usually Funeral will obtain certificates as part of his service at current cost). They are usually needed for:

- Pension Bureau Veterans Administration (if a veteran)
- Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy
- Court (If probate is needed)
- Your State Department of Revenue to obtain non-tax certificate if real property is involved.
- Bank accounts held in Trust for another 1 for each account if property held in a Trust
- Personal Records

Note: If estate is probated, some of the above will take a Letter Testamentary instead of a Death Certificate.

MARRIAGE CERTIFICATE (With Official Raised Seal): Social Security, (not necessary if surviving spouse already receiving benefits) Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION: Motor Vehicle Bureau, if auto is in the deceased's name. One for each bank account Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

DISCHARGE PAPERS: DD 214 - (Original needed) Social Security, if spouse was not already receiving benefits. Remember that service time counts toward qualification. They will Photostat. Veterans Administration, if a veteran

PAID FUNERAL BILLS: 1 copy for Pension Bureau 1 copy for Probate Court 1 copy for IRS, if taxable estate.

OTHER THINGS THAT MAY APPLY (usually after burial)

Cancel any leases. (If your parent or loved one rented a home, cancel the lease after clearing out the furnishings)

Inform insurance companies

File life Insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (This is a statement about the life insurance that must be filed with the estate tax return).

Make sure the car insurance company continues to cover the person's car until it's sold or transferred to a beneficiary.

Make sure the homeowners policy continues to provide adequate coverage for the person's things until removed from the home.

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

Have airlines to transfer frequent-flier miles to the primary beneficiary. (Each airline has different policy concerning this issue. Check with carrier about rules)

Consideration should also be given to making pre-death funeral arrangements. This provision, no matter how painful, should be discussed by couples and by parents with their families. Too often, spouse and children spend much too much money on a funeral and do so without really knowing what were the deceased's wishes in this regard (Place of burial, Cremation, etc.)

Consideration should also be given to having a "Family Durable Power of Attorney" (Someone to take over your finances if you become incapacitated or incompetent)

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.

Attached is a List of Phone Numbers that you can print out and put with your important papers.

Operations Desk	646-610-5580	SBA Health & Welfare	212-431-6555
NYCPD General Info	646-610-5000	RSA	516-564-1861
Pension Section	866-692-7733	LBA-SOC	212-964-7500
I D Card Section	646-610-5150	GHI	800-358-5500
Employee Benefits	212-513-0470	Empire Blue Cross	800-433-9592
PBA Health & Welfare	212-349-7560	Medicare Re-Imbursement	212-513-0470
PBA Caremark Drug Plan	877-722-7911	Medicare	800-633-4227
PBA Satellite	954-977-3880	Social Security	800-772-1213
DEA	212-587-9120	Social Security-TTY #	800-325-0778
SBA	212-226-2180		

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The NYCPD Verrazano 10-13 Memorial High School & College 2018 Scholarship Award Application

APPLICATION

The application is available in this newsletter (see below) or may be obtained online www.vz1013.com or by contacting our office (347) 216 5215. It must be completed on the provided application form (see below) or it can be duplicated. Non-conforming applications will be discarded.

SPONSOR

Applicants must be sponsored by a member of the NYCPD Verrazano 10-13 Association in good standing for the past three (3) consecutive years. A Sponsor may submit multiple applications for different children. However, a sponsor is limited to only one scholarship award selection every three (3) 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 College or University on a full-time basis (taking at least 12 credits) for the 2018 school year. Each child can only win once, but a member can sponsor another child after waiting three (3) years. High School students must be attending a tuition-paying school.

ONLY ONE ENTRY PER APPLICANT

Only one application per applicant is permitted. If more than one application is received for the same applicant, all but one application for that applicant will be discarded.

VERIFICATION OF ATTENDANCE

Applicants must be attending the education facility during the application year. Proof of enrollment must accompany the application.

NUMBER OF SCHOLARSHIPS AWARDED

For the 2018 school year, three (3) College scholarships and one (1) High School scholarship will be awarded in the amount of \$500.00 each.

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 by the Scholarship Committee at the NYCPD Verrazano 10-13 Association holiday meeting in December. They will be drawn in full view of the members present (Alternate drawing date is the January general meeting). All applications must be received prior to the drawing date. *NO APPLICATIONS WILL BE ACCEPTED ON THE DAY OF THE DRAWING.*

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

NYCPD VERRAZANO 10-13 ASSOCIATION - 2018 SCHOLARSHIP APPLICATION



(PLEASE PRINT)

SPONSORING MEMBER OF THE NYCPD VERRAZANO 10-13 ASSOCIATION

Last Name: _____ First Name: _____ MI: ___ Home Phone: () _____
Address: _____ City: _____ State: ___ Zip _____ Year Joined Org: _____

APPLICANT

Last Name: _____ First Name: _____ MI: ___ Home Phone: () _____
Address: _____ City: _____ State: ___ Zip _____ Date of Birth: _____
Cell Phone: () _____ Email: _____ Relationship to Sponsor: _____
School Attending: _____ Date: _____ Give a brief statement about your Community Involvement: _____

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

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ATTORNEY AT LAW

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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>

JOIN or RENEW YOUR MEMBERSHIP IN 2018
A membership application is included in this newsletter
In the event you failed to submit a membership renewal application in 2010 to 2018, this Newsletter contains a dual year membership application. Membership continuity is required in order to qualify for a High School or College Scholarship (3 years continuous membership) or Longevity benefits (80 year old registration fee waiver - 5 years continuous membership).

NEWSLETTER ADVERTISING RATES

Business Card Ad ... \$75
Quarter Page Ad ... \$150

Half Page Ad ... \$250
Full Page Ad ... \$300

Mail in your sponsorship fee to: NYCPD Verrazano 10-13, PO Box 061-725, Staten Island, NY 10306

Include your business card or send a JPG, JPEG, BMP, or PDF FILE to Info@VZ1013.com

For Information Contact Edward Reuss (917) 273-8651
or visit the websites: www.vz1013.com or www.nycop.com

Ads may be reduced in size by as much as 25% for printing clarity or conspicuous placing. Ads will appear in four newsletters.

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Sales New & Used <ul style="list-style-type: none">• Handguns• Rifles / Shotguns• Ammunition• Security Apparel & Equipment	NYS Certification <ul style="list-style-type: none">• 8 Hour Annual• 8 Hour Armed Annual• 47 Hour Armed Training• H.R. 218 Training & Certification SORA CLASSES	Gunsmith Services <ul style="list-style-type: none">• Ultrasonic Cleaning• Blue or Nickel Finishing• Hand Loading Equipment• Aftermarket-Custom Work
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WARNING PRIVATE PROPERTY

BEGINNING JANUARY 2017 HUNTING & FISHING LICENSES SOLD HERE!!!

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Fax: (718) 682-1005 **CLETLLC.COM**



John Donohue, Past President Verrazano 10-13 Association

I just received this Facebook message from Tom Zablocki, for those who don't recognize the name he is our website manager, and I believe that it reflects my thoughts and the thoughts of many of us regarding Social Security.

This is what he sent: ***"Our Social Security check is now (or soon will be) referred to as a 'Federal Benefit Payment?' I am forwarding it to you because it touches a nerve in me.***

The government is now referring to our Social Security checks as a 'Federal Benefit Payment.' This isn't a benefit. It is our money paid out of our earned income! Not only did we all contribute to Social Security but our employers did too. It totaled 15% of our income before taxes.

If you averaged \$30K per year over your working life, that's close to \$180,000 invested in Social Security.

If you calculate the future value of your monthly investment in social security (\$375/month, including both you and your employers contributions) at a meager 1% interest rate compounded monthly, after 40 years of working you'd have more than \$1.3+ million dollars saved!

This is your personal investment. Upon retirement, if you took out only 3% per year, you'd receive \$39,318 per year, or \$3,277 per month.

That's almost three times more than today's average Social Security benefit of \$1,230 per month, according to the Social Security Administration. (Google it – it's a fact).

And your retirement fund would last more than 33 years (until you're 98 if you retire at age 65)! I can only imagine how much better most average-income people could live in retirement if our government had just invested our money in low-risk interest-earning accounts.

Instead, the folks in Washington pulled off a bigger 'Ponzi scheme' than Bernie Madoff ever did. They took our money and used it elsewhere. They forgot (oh yes, they knew) that it was OUR money they were taking. They didn't have a referendum to ask us if we wanted to lend the money to them. And they didn't pay interest on the debt they assumed. And recently they've told us that the money won't support us for very much longer.

But is it our fault they misused our investments? And now, to add insult to injury, they're calling it a 'benefit', as if we never worked to earn every penny of it.

Just because they, the government, borrowed the money doesn't mean that our investments were a charity! Call it what it is: Our Earned Retirement Income.

99% of people won't forward this. Will you?"

I agree with him, it's time to take a stand. We have earned our right to Social Security and Medicare. Demand that our legislators bring some sense into our government. Find a way to keep Social Security and Medicare going for the sake of that 92% of our population who need it and paid into it.

Don't forget when you prepare your income taxes this year it is considered 'Earned Income' and we pay income tax on all 'Earned Income.' This is not a free benefit program where no tax is paid by those who receive it. Tell your elected officials to get money somewhere else for those who did not earn it and did not pay into it or remove it as 'Earned Income' on the tax form.

Like Tom, I'll be part of the 1% to forward this on until everyone in our country has read it. I hope that I hit a nerve. I know he did with me. Please pass this information on and take the time to write a letter to your Senator and Congressman.



December 28, 2017

N.Y.C. P.D. Verrazano 10-13 Association
Fund Raising & Special Events
PO Box 061725
Staten Island, NY 10306

Dear Friends:

On behalf of all New York City police officers, I am writing to express our sincere gratitude for your generous donation in the amount of \$2,500 to the PBA Widows & Children's Fund.

Your donation helps us fulfill one of the most sacred duties of a New York City police officer: to honor and support the families of our fallen like they are our own. The PBA Widows & Children's Fund accomplishes this goal through a range of programs for the families of all police officers killed in the performance of duty. Unfortunately, given the dangerous nature of our profession, the number of families to whom we must provide comfort and assistance will only continue to grow.

We are grateful that you have chosen to show your support for New York City police officers through the PBA Widows and Children's Fund. With your help, we look forward to continuing to honor our sisters and brothers who have made the ultimate sacrifice.

Sincerely,

Patrick J. Lynch
President



10-13 CASINO BUS TRIP

DATE: MARCH 7, 2018

TIME: DEPARTS 9:30 AM STATEN ISLAND MALL - BURGER KING

RETURNS: 8:00 PM Approx.

CASINO: SANDS IN PA.

COST: \$30. PER PERSON

CASINO PROVIDES \$20.00 SLOT PLAY + \$5.00 MEAL VOUCHER
(THESE AMOUNTS COULD CHANGE)

Trip is open to members & guests – First Come Basis (Max. 55 seats on a bus)

MAKE CHECKS PAYABLE TO: Verrazano 10-13 Assn.

SEND PAYMENT BY FEBRUARY 25, 2018 TO:

Paul Gallo, 43 South Durst Drive, Milltown, New Jersey 08850

Names Attending _____

Members Telephone Number _____

Total Number of Guests _____ X \$30.= _____

SUPPORT OUR SPONSORS

Mention that you are a member of the NYCPD Verrazano 10-13 Association

We're not just in your neighborhood.



We're part of your community.

Being located in your community and being an active member of it are two very different things. As your neighborhood funeral home we're honored to serve you both through funeral care and community involvement. Call us to learn how we can serve you further.



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**THE NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.
29TH ANNUAL CONVENTION
SUNDAY, SEPTEMBER 23-TUESDAY SEPTEMBER 25, 2018**

Your Rates Include

Fine Italian/American Cuisine, served in a private, 10-143 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 & dances 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 Treatment (fee)
Morning/Afternoon Movies, fishing and More!
See Villa Roma Information summary for all activities

RATES & ACCOMODATIONS

WEEKEND PACKAGES RATES ARE PER PERON, PER NIGHT

Double Occupancy – standard rooms, \$166.00, single, \$235.65
Double Occupancy, 1 Bedroom Suite, \$183.40, single, \$261.00
*Children: Under 3 yrs., NO CHARGE, 4-10, \$85.07 per night, per child
Children: 11-17 yrs., \$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 required
Make Check payable to: Villa Roma Resort

Mail To:

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

For further information contact: Convention Chair, Frank Martarella or Co-Chair Tony Perrone
1-518-945-1144

Friends & Relative Welcome

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

NATIONAL NYCPD 10-14 ORGANIZATIONS, INC., September 23-September 25, 2018

Name(s) _____ # of Adults _____ Children _____

Address _____ Phone/Email _____

City/State/Zip _____ Credit Card Name & No. _____

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
Telephone: (347) 216-5215

Website: www.vz1013.com



Email: Info@vz1013.com

2018 MEETINGS

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 7:15 PM as follows:

January 17 th	July	NO MEETING
February 21 st	August	NO MEETING
March 21 st	September	19 th
April 18 th	October	17 th
May 16 th	November	21 st
June 20 th	December 19 th	<i>Christmas Luncheon</i>

**OUR GOLF OUTING WILL BE AUGUST 24TH
AT THE BUNKER HILL GOLF COURSE**

Annual Holiday Luncheon Meeting

Noon, Wednesday, December 19, 2018
Nuccis South Italian Restaurant
4842 Arthur Kill Rd (Near the Outerbridge)
Staten Island, NY 10309
(718) 967 – 3600



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

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)

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>