

1 NYPD 10-13 CLUB of Broward

An organization of retired New York City Police Officers March, 2017



THE BLOTTER



Next General Meeting March 7th 2017

Moose Lodge Family Center 6191 Rock Island Rd, Tamarac

Meeting starts at 7:00 PM Sharp

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50 / 50 Raffle

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The President's Message

I barely remember a life doing anything else but helping my blue family, law enforcement officers, both active and retired. I'm still in the bag, after 35 years.

Your current board has done an outstanding job, working together, as a team, even with all the current transitional change of location problems. We have our moments and small arguments from time to time as in all families, but we push past it and work together because it's not about us, it's about you.

We work together as brothers and sisters and when something happens we all work through it, as we should. I hope that all of you have seen positive changes in the club and understand that it is a constantly growing and evolving creature that, at times, has a mind of its' own.

We served the public, not the money or the managers who sought to control what we did. Our job was the noblest calling on the face of the earth, "Keepers of the Peace". We are God's Soldiers, taken from his side in heaven and placed on this earth to protect and serve. We protected the weak and underprivileged from evil and injustice because we were the last thin line of defense. We took these noble values very seriously, every day that we wore the badge.

I expect and demand that the actions of the board maintain those values and serve the protectors that we were, and still are. If this is not what you thought police work was or should be then you chose the wrong calling. The calling is not for all. And only the few can stand the test of time and remain true to one's beliefs.

Honor, courage and integrity must be upheld by all, for the community and the Family in Blue. We, finally, have a President that is committed to supporting military and law enforcement. I'm convinced that his commitment will not waver. We, of course, will support President Trump and wish, hope and pray for him to successfully carry out his responsibilities to our nation. He has faith in us...let us have faith in him. We know that he will, eventually, bring America to a higher level. We'll just have to be patient until those who aren't warriors, see the best results.

Please join asap! The Loyal Order Of Moose (LOOM) are a great group, dedicated to assisting orphans and senior citizens, by perpetuating a network of lodges that help to generate funding for the aforementioned greater good. Why wouldn't you join? Attendance was great at the Feb meeting ... let's get those dues paid. Wishing you all well ... - Martin

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PAST PRESIDENTS

Paul Mannino 1981
Sy Silver** 1982
Bill Schilling** 1983
Ray McDonnell** 1984/5
Mike Borrelli 1986/95/96
Ron Kavanagh** 1987/88/92
Paul Barasch 1989/2013
Bill Bett** 1990
Paul Levy** 1990/91
Frank Tooley ** 1993/94
Richard Lapp 1997/98
Robert Izzo 1999/00
Alan Berkowitz 2001/08/11/12
Louis Weiser** 2009/10
Martin Finkelstein 2013 to present

****DENOTES DECEASED**



Police & City Numbers

PBA NY Office 1-212-233-5531
DEA NY Office 1-212-587-9120
PBA Toll free 1-877-844-5842
SBA 1-212-226-2180
LBA/CEA 1-212-964-7500
LBA/SOC 1-212-964-7500
ID card Section 1-646-610-5150
NYPD 10-13 Broward 954-977-3880
Social Security 1-800-772-1213
Blue Cross of NY 1-800-433-9592
NYC Health Line 1-800-521-9574
Operations (Death) 1-646-610-5580
Medicare 1-800-633-4227
VA benefits Assist 1-800-827-1000

Employee Health 1-212-306-7600
 1-212-513-0470
 1-212-206-7300
Article 2 Pension 1-866-692-7733

Health & Welfare 1-212-608-9671
 1-212-693-5100

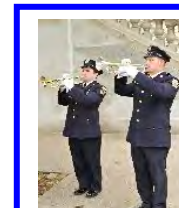
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Empire Blue Cross 1-800-433-9592
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Websites

www.nypdbroward10-13.com
Medicare www.medicare.gov
Veterans Admin www.va.gov
Social Security www.ssa.gov

Taps for departed members

Broward 10-13



MEMBERSHIP 2017

Membership dues for 2017 are due.
Annual dues are \$40 or \$45 for new members.
(That includes your annual dues of \$40.00 plus \$5.00 initiation/reinstatement fee).

If you are a current member, please simply mail a check for \$40 to the address below. If you are not a member and would like to become a member, please complete the application on the next page and mail to the club at:

NYPD BROWARD 10-13 CLUB INC.
6009 NW 10th STREET
Margate, FL 33063
Telephone (954) 977-3880

You can also download a copy of the application by clicking this link:

[NYPD Broward 10-13 Membership Application](#)

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MEMBERSHIP APPLICATION

INFORMATION FORM

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Date of Appointment: _____

Date of Retirement: _____

Type of Retirement: Service Ordinary Medical Disability Vested

Previous Commands: _____

Sponsored By: _____

NEW MEMBERS SUPPLY A COPY OF ONE OF THE FOLLOWING:

1. Retirement Card
2. Pension Card
3. Quarterly statement from the pension bureau

Dues: Be sure to include a \$45.00 Check, Payable to the NYPD BROWARD 10-13 CLUB INC. (That includes your annual dues of \$40.00 plus \$5.00 initiation/reinstatement fee).

This is extremely important for the spouse or domestic partner of a retired NYC Police Officer who passes away!

QUESTION: When a member passes away, what will happen to his/her spouse as far as medical coverage?

ANSWER: If the retiree has retired on 3/4 and dies from the condition that mandated the retirement, (Heart Bill, etc.) the City will continue the same medical coverage that was in effect with the retiree. This will also include Health & Welfare Benefits (dental, eyeglass & prescription drugs). If the retiree has retired for regular service or ordinary disability, the spouse will be able to continue the medical coverage but must pay for it at the group rate. The group rate is a bargain and is calculated at the cost of 102 percent of the amount that the City was paying. Due to special legislation that we were able to achieve several years ago this coverage does not expire after 36 months. This applies only to New York City Police and Fire Retirees. Upon learning of the death of a police

retiree the Retiree Benefits Section of the Office of Labor Relations sends the SPOUSE an application which is referred to as "Cobra for Life." The surviving spouse fills it out and sends it to the medical plan of choice and is thereafter billed and covered by that health carrier. The survivor also can continue the Health and Welfare coverage with the respective union, PBA, DEA, SBA, SOC, (based on retirement rank) only for a period of 36 months but they must pay for that continuing benefit for a 36 month period. The Health and Welfare coverage is no longer available after the 36 months but it does not affect the Medical Coverage which is for life. However, if they are of Medicare age, we recommend they take the health plans (GHI etc.) prescription drug rider instead, and they will be partially subsidized by Medicare but only if they can forego dental and optical benefits.

QUESTION: What happens when the 36 months expire?

ANSWER: If the spouse is not yet of Medicare age, then they should contact their medical plan provider and inquire about paying for the prescription drug rider. They can also shop for other prescription drug plans. ANOTHER OPTION FOR THE MEDICARE ELIGIBLES AT THIS TIME, IF THEY CHOSE THE COVERAGE WITH THEIR SPOUSES RESPECTIVE UNION IT IS RECOMMENDED THAT YOU GO TO YOUR LOCAL PHARMACY WITH A LIST OF YOUR MEDICATIONS AND THEY CAN RECOMMEND WHICH AVAILABLE PLAN IS BEST FOR YOU.

QUESTION: I am receiving the Medicare rebate for myself and also my spouse. When I die will my spouse continue to receive the rebate?

ANSWER: The survivor continues to be in the rebate program only if the CITY is paying the health coverage. If the CITY is not paying for the health plan then there is no justification for the CITY to provide a rebate.

NOTE: It is important to remember that the City will take the widowed spouse off the record for Medicare premium reimbursement. However, you are still entitled to all of the retroactive payments for both you and your

spouse up until his/her date of death. Since this payment is always a calendar year behind, It is incumbent upon the surviving spouse to ensure this payment is received. Contact the Employees Benefits Section 212- 513 - 0470.

THE FOLLOWING IS A GENERAL GUIDE FOR THE WIDOW / WIDOWER REGARDING NOTIFICATIONS THAT MUST BE MADE BY THE SURVIVING SPOUSE AND INFORMATION YOU SHOULD HAVE ON HAND WHEN A RETIREE DIES:

For Members appointed after June 30, 1940 and for members who merged from Transit/Housing as of May 1995- Notify NYC Police Pension Fund either in writing or by telephone at 233 Broadway, 25th Floor, New York, NY 10279—Attention: Retiree Death Benefits Unit, Telephone (212) 693-5607/5919

For Members appointed prior to July 1, 1940 contact the NYCPD at 1 Police Plaza, New York, NY 10038, Telephone 646-610-8073/74 the Audits and Accounts Section, Article 1 You will need to provide the deceased first, middle and last name, the date of death, social security number, next of kin as well as the executor/of the estate and his/her address and phone number. You may also be required to provide, to complete certain records, the following: a copy of the will, a copy of the paid funeral bill, the original or certified copy of the death certificate and a certified copy of your marriage certificate and the surviving spouses social security number.

BE CERTAIN TO KEEP BENEFICIARY INFORMATION CURRENT AS MEMBERS MAY HAVE CHANGES IN SOCIAL CONDITION (MARRIED, SEPARATED, DIVORCED, ETC.) WITH BOTH THE PENSION SECTION AND YOUR UNION. ALSO, NOTIFY THE SAME ADDRESS CHANGES, AS WELL TO THE NYC HEALTH BENEFITS SECTION, AS SOON AS POSSIBLE.

THE FOLLOWING INFORMATION WAS TAKEN FROM OUR NY 10-13 ASSOCIATION OF AMERICA WEBSITE.

NEW YORK CITY — The city's largest police union has reached a new contract agreement with City Hall that is larger than the package provided to the other labor unions, signaling a reconciliation between New York's Finest and Mayor de Blasio as he enters a re-election year, DNAinfo New York has learned.

The Patrolmen's Benevolent Association and its 23,000 members have been working without a contract for five years.

Sources said the agreement provides retroactive increases of 1 percent for 2012; another 1.5 percent for 2013, 1.5 percent for 2014; another 2.5 percent in 2015, and 2.5 percent in 2015 with a 3 percent raise to kick in for 2016.

Those pay raises are in line with those given to the other uniformed services.

The deal also includes promises from the city to support legislation to fix inequities in the NYPD disabilities.

But in March, the NYPD officers will also receive another bump in their base pay of an additional 2.25 percent, which the city is treating as bonus for their efforts in neighborhood policing, sources say.

For years, the PBA has felt shortchanged by the city and has protested outside Gracie Mansion and even the Park Slope gym where de Blasio works out.

Their relations reached its lowest point when two NYPD officers were executed in December 2014, and union leaders laid some of the blame at the doorstep of City Hall for what they described as its anti-police sentiments.

But since then, de Blasio has become an increasing booster of the NYPD and its officers as the crime rates continued to fall in the Big Apple, and as the department has reduced aggressive stop-and-frisk police tactics while trying to build bridge to the communities they serve.

Company accused of scamming 9/11 first responders, NFL concussion victims

Published February 07, 2017

Associated Press

NEW YORK — New York and federal authorities sued a company Tuesday that they say scammed sick 9/11 responders and NFL players who are receiving payouts for concussion-related injuries.

In the lawsuit, the New York attorney general and the Consumer Financial Protection Bureau allege that New Jersey-based RD Legal Funding and its founder Roni Dersovitz lured 9/11 responders who are struggling with cancer and respiratory illness as well as former NFL players with brain injuries into costly advances on their settlements.

Authorities said the company contacted the responders and former NFL players when it found out about their settlements, but before the people were actually paid. RD Legal Funding allegedly advertised that it could "cut through red tape" to get victims their money faster, but in fact had no legal ability to do so.

"The alleged actions by RD Legal — scamming 9/11 heroes and former NFL players struggling with severe injuries — are simply shameful," New York Attorney General Eric Schneiderman said in a statement.

Terence Healy, a lawyer for Dersovitz with the firm Hughes Hubbard, had no immediate comment on the lawsuit.

Authorities say the company charged interest rates as high as 250 percent and high fees on the advances, collecting millions of dollars in interest and fees. Authorities did not say how many people were allegedly victimized or release the names of any of the NFL players.

In one case, authorities said, a 9/11 responder was awarded \$65,000 from the Zadroga 9/11 Health and Compensation Act, and RD Legal advanced her roughly \$18,000 on her settlement, but she ended up repaying \$33,800 to RD Legal six months later due to fees and interest.

New York attorney Michael Barasch, who represents roughly 10,000 police officers, officer workers and other people affected by 9/11, said one of his clients was victimized by RD Legal. A NYPD officer who was awarded a multimillion-dollar settlement for the injuries he sustained, borrowed \$355,000 from RD Legal to cover his expenses before getting his full settlement. When the officer received his full payout 18 months later, RD Legal allegedly charged the officer more than \$500,000 in interest and fees on top of the \$355,000 originally owed.

"When he told me what happened, it sounded like usury," Barasch said. When Barasch refused to pay RD Legal, he and his NYPD client were sued for breach of contract.

Barasch said "dozens" of 9/11 first responders, only a few of them his clients, were allegedly victimized by RD Legal.

The Securities and Exchange Commission has an unrelated case pending against Dersovitz and a hedge fund he runs called RD Legal Capital. That complaint claims Dersovitz used investor funds to purchase stakes in high-risk investments that were not disclosed clearly to his investors. Dersovitz is fighting that SEC complaint, saying he did disclose his practices to investors.

STATE PENSION FUNDS IN BETTER FINANCIAL SHAPE THAN THOSE RUN BY THE CITY

Trump Market Rally Doesn't Help State Pension Fund

by Greg David on NY

A soaring stock market should be a savior for public pension plans, but as an announcement earlier this week from the state comptroller makes clear, it is not. The state pension fund didn't do very well in the fourth quarter, although performance earlier in the year may help it meet its investment target.

State Comptroller Thomas DiNapoli announced earlier this week that the \$180 billion Common Retirement Fund achieved a 1.1% return in the October-December quarter, well below the results for the Dow Jones Industrial Average and the S&P 500. With somewhat stronger results earlier in the year, DiNapoli said the state is on track to hit its 7% investment target for the fiscal year ending March 31, assuming no market meltdown in the next two months.

The problem is that while the Trump rally is boosting stocks, the plans of the new president are also pushing up long-term interest rates, producing losses in the bond portfolio that comprises about a quarter of the portfolio.

New York City hasn't posted December results yet, but through November the five funds were averaging a little under 4% for the fiscal year. We will see if the same issues affect the city.

The key here is that 7% figure. When a pension fund doesn't hit its target, money needs to be diverted to pension contributions from other programs and the unfunded liability grows. Fortunately for DiNapoli, state pension funds are in [better financial shape](#) than ones run by the city.

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TEACHERS \$350,000 DONATION TO DE BLASIO TURNS INTO \$9 BILLION CONTRACT

With UFT Endorsement, De Blasio Just Raised a Red Flag for Preet Bharara

By Bob McManus - Op-Ed NY Post

Hello? Just as Mayor de Blasio is to meet with federal prosecutors to talk possible pay-to-play with the city's teachers union, that same union fulsomely endorses the mayor for a second term.

Awkward? You might say.

Really. Why not take a bright red Sharpie and draw a fat circle around that \$350,000 American Federation of Teachers "donation" to de Blasio's now-defunct-but-certainly-not-forgotten Campaign for One New York slush fund — followed days later by the \$9 billion contract the mayor laid on the union's local affiliate, the United Federation of Teachers.

This may or may not have been a crime — among other things, that's what the feds are trying to figure out — but the notion that it's not in spirit pay-to-play is ludicrous.

The only real question is why de Blasio and the UFT decided to rub US Attorney Preet Bharara's nose in the mess at this potentially critical moment. At least two grand juries are sorting out the de Blasio governance style, after all.

The answer is simple: The mayor came to office marinated in hubris, and this has informed virtually all of his (many) political and policy pratfalls.

So, irrespective of Bharara, de Blasio picks this means, and this moment, to remind potential mayoral challengers that he is in fact the Big Dog on the block right now — and the UFT is delighted to oblige.

What a team.

The union certainly has prospered under de Blasio. Quite apart from its \$9 billion payday, the mayor has marched to the UFT's drummer on charter schools and teacher evaluations — the fewer the better — and Mike Bloomberg's hard-won, but modest, school reforms have all but vanished.

The kids come up losers, as always. But they count for little more than props for the union — and, by extension, for the mayor.

And that's where the real corruption lies.

Not to discount the value of that \$350,000 union slush fund spiff, which Bharara will figure out anyway, de Blasio's wholly undemanding relationship with the UFT amounts to a profound betrayal of his responsibility to the city's 1.1 million public-school children.

Whether he believes the UFT way — no competition, no standards and only marginal success — is the best way, or whether he's doing it cynically, for the endorsement, doesn't really matter.

His Department of Education will consume more than \$25 billion this year, and in return taxpayers will get a 30-plus-percent high-school dropout rate and a graduating cohort largely unable to do college-level work without substantial remediation.

Fact is, teachers are spending less time in the classroom now than they did when de Blasio arrived, thanks to the fat-cat contract the mayor gifted them. This is a small thing in context — but quite telling nevertheless: Little things add up.

Apart from a minor kerfuffle over classroom discipline in the early grades, there's not a single thing the UFT has wanted from the de Blasio administration that it hasn't gotten.

And now the endorsement — the penal law notwithstanding, about as corrupt a bargain as can be imagined.

How much actual value it brings is open to question, of course. The last winning mayoral candidate endorsed from the outset by the United Federation of Teachers was David Dinkins, way back in 1989. (Yes, it got on board with de Blasio four years ago, but only after losing with Billy Thompson in the Democratic primary.)

This isn't to suggest UFT backing is beanbag. It ain't — even if a huge chunk of union members live outside the city and thus can't vote for de Blasio anyway.

The union can bring formidable organizational strength and — need it be said yet again? — money to any citywide campaign

(Hey, \$350,000 to the Campaign for One New York speaks for itself, no?)

So the candidates and all the municipal unions quid pro each other's quos. It's the New York way.

And it's all legal. Up to a point.

Whether de Blasio has crossed the line is the question — the same question, it's worth noting, that was asked of erstwhile state Assembly Speaker Sheldon Silver and former Senate Majority Leader Dean Skelos right after they attracted Bharara's gimlet eye.

Now the two ex-lawmakers are on their way to prison — even as de Blasio waves a red flag at federal prosecutors.

He may come to regret that.



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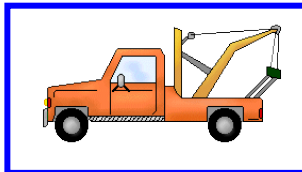
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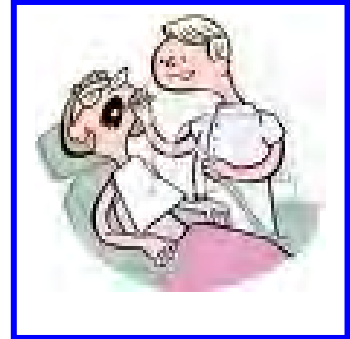
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