



PALM BEACH COUNTY 10-13 CLUB

Post Office Box 1511, Boynton Beach FL, 33435

The First 10-13 Club in America

A MEMBER OF NEW YORK 10-13 ASSOCIATIONS OF AMERICA

FEBRUSRY 2018

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VOL. 21, ISSUE 6

An organization of active and retired New York City Police Officers of all ranks.



NEXT MEETING : MONDAY, FEBRUARY 5, 2018
TIME: 7:30 PM. DOORS WILL BE OPEN 7:00 PM
LOCATION: VFW HALL, POST #5355.
500 NE 21st AVENUE, BOYNTON BEACH, FL 33435.
PHONE 561-737-4102

DIRECTIONS:
FROM I-95: EXIT GATEWAY BLVD AND PROCEED EAST TO NE 4TH STREET. RIGHT ONTO NE 4TH ST AND A QUICK LEFT ONTO NE 21st AVENUE. VFW HALL ON RIGHT SIDE

FROM US-1: PROCEED TO GATEWAY BLVD AND HEAD WEST. PROCEED TO NE 4TH ST AND TURN LEFT/SOUTH. MAKE A QUICK LEFT ONTO NE 21ST AVENUE. VFW HALL ON RIGHT SIDE



A GO FUND ME PAGE HAS BEEN SET UP TO HELP THE NEICE OF PAST CLUB PRESIDENT JAMES ANDRADE

Halley is currently unable to work. The Monforte family will be faced with medical, travel, and food expenses as they begin this difficult journey. They will be making daily round trips to Southwestern Regional Hospital in Bennington, Vermont and regular follow up appointments to Burlington, Vermont. Please consider making a donation to help with the increasing medical, travel and food expenses that the family is faced with. Every donation will make a difference in helping Halley as she bravely faces the treatment ahead of her.

<https://www.gofundme.com/halley-montforte-fights-cancer>

Visit our NEW Club Website:

WWW.PBC1013.COM

PBC 10-13 Club Executive Board

President

John Caparosa

Telephone 561-706-8339

Email: JPCpd6694@aol.com

Vice President

Mark Mekler

Telephone 914-329-2830

Treasurer

Leo Itzkowitz

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Gordon Nash

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Sergeant At Arms and Quartermaster

Hank Friedman

Telephone 646-831-2847

Health and Welfare

Leo Itzkowitz 561-434-9574

Directors:

Ted Johnson

Jim Andrade

James Mooney

Special Events

Mark Mekler

914-329-2830

Publicity:

Bobby Leupp

561-512-7817

Chaplain

Rev. Rick Riccardi

Telephone 561-533-1459



President's Message

Greetings All. I apologize for any confusion about last month's meeting that was held on January 2, a Tuesday. Most members got the information about the one time switch from our usual Monday meetings but unfortunately not everyone did.. I would like to take this opportunity to wish our member and President of FOP Lodge NY3100, Stan Kreigsman, a speedy and full recovery. Our thoughts and prayers are with you. Our next meeting will be held on Monday, February 5, 2018. Gene Loewy, our National President, will be here to update us on the latest information coming from NY including a legislative update on the latest laws passed and bills introduced that can effect our lives. In addition to Gene, we will have a sponsor who represents a Medic Alert company. Michael Downs will be here to talk about the products he has to offer and also will talk about job opportunity for those who may be interested. As usual food and desert will be served so come to the meeting early so you don't miss out.

John Caparosa, President



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2/18



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Secretary's Report

Report of PB 10-13 meeting 1/2/18

There were 30 members in attendance

President Caparosa opened the meeting with the Pledge and a prayer. Treasurer Leo Itzkowitz gave the Treasurer's report and introduced three new members to the club; Howard Berger, Michael Woods and Mercedes Woods. Leo mentioned that dues are in order if you have not yet paid.

President Caparosa introduced Shenetria Moore from Vitas Healthcare. Vitas Healthcare provides end of life care (hospice). The following professionals make up the Vitas care team: Physician, Registered Nurse, Hospice aide, Social Worker, Chaplain, Community volunteer and Bereavement specialist. Most people with serious illness wish to spend their time being comfortable at home, doing what they like to do, able to be with family and friends. That's the goal of VITAS. Vitas' services are covered 100% by insurance and if you don't have insurance, the charity care department will cover the expenses. Oxygen is also covered 100% at no expense to the patient. Members can call to have a conversation about Hospice. Advance Directive is very important, lack of an advanced directive can split up families as they fight amongst themselves on how to proceed with care. Vitas also has a dedicated Veteran program to help veterans and their families cope with end of life care.

Miss Moore also spoke about **HONOR FLIGHT**, a program that recognizes Veterans for their service, especially WWII, Korean and Vietnam Vets. The Honor Flight flies veterans to Washington DC to visit certain war monuments such as the WWII memorial. This flight is Free to Veterans. If you, as a Veteran, would like to go on this flight but are unable to do so due to illness or injury, Honor Flight has developed a Virtual Honor Flight that you can participate in. For more information on the Honor Flight or the Virtual Honor Flight Please call Sara Mendinhall from Southeast Honor Flight at (772)220-1404

President Caparosa addressed the membership and informed us that our usual January meeting sponsor, Paul Cacomo from United Tax was unable to attend the meeting tonight due to a scheduling conflict. This was disappointing especially in light of the new Tax Laws as Paul usually brings us up to date on changes in the tax laws. Hopefully Paul will be able to attend one of our other meetings this year. President Caparosa also informed us that the NYC Benefits website has a COBRA form listed, but that form is not for PD or FD. If a PD or FD member or spouse needs to submit new information they need to call the Benefits on Rector Street.

There were three 50/50 winners of \$15 each:

Gordon Nash
Mike Cirillo
Mark Saidel

The Attendance Award of \$100 would have been won by James Andrade had he been present. Next month's award will be \$110

Submitted by Gordon Nash, Secretary



NYPD news

New York City Police Department

New Gun Licensing Procedures at the NYPD

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. For questions about the process including: signatures, notarization, payments, and photos read and follow the instructions online at <https://licensing.nypdonline.org>.

Everything you know about police shootings is wrong

The woman with the advanced Harvard degree says, "Why did the cops shoot him so many times? Why not just wound him?"

The sophisticated lawyer, describing a mentally ill man charging the police with a knife asks, "Why didn't they just shoot the knife out of his hand like they used to?" The guy at the gym says, "But he had his hands up!" The "expert" tells an audience of police officers, "It was just a small screwdriver." Unfortunately for officers on the line, thousands of comments like these are made by untrained civilians who are educated by what they see in the news, movies, TV and social media. Too often, reporters, politicians, community leaders and activists who assume they know what happened leap to judgment, immediately proclaiming officers as trigger-happy, racist or failing to resolve the situation with less lethal means.

Too often overlooked in all the furor and outrage are the facts of the incident, the reality of human dynamics and how police are trained. Ninety-five percent of officers go through their entire careers without discharging their weapons. Contrary to public image, officers do not wish to be in a deadly-force incident and do everything in their power to avoid it at all costs, often times to their own peril. There are about 34,000 arrests each day in this country and well over 10 million a year, and in many of those arrests suspects are taken into custody safely even when many are extremely violent. Only a very small number result in shots fired.

Is it possible for us to pause and consider the realities for our police officers when they are involved in a shooting incident? Our book "Shots Fired: The Misunderstandings, Misconceptions, and Myths about Police Shootings" was written to provide citizens with a glimpse into the police world and the experience of officers in deadly force encounters.

Among those myths:

Hands up, don't shoot? Police officers are trained — *(Continued top of page 5)*

(Continued from page 4)

training that is quickly reinforced by the realities of the job — to be cautious of the subject with hands in the air. What may look like surrender to an untrained observer is frequently a ploy to lure the officer close enough for an attack. Or, when gunshots are exchanged, what looks like surrender may be the involuntary response of a subject who has been shot.

Why not just wound? In the world of policing, officers shoot not to kill and not to wound but to stop the threat. That threat is rarely stopped by a single bullet. Rarely, except in the world of fiction, does a single bullet knock someone down. Tamerlan Tsarnaev, one of the Boston Marathon bombers, had been shot nine times, several of those wounds fatal, and he continued to toss bombs and shoot at the Watertown police. A person who has been knocked down remains a threat. Those who would have the officer “just shoot him in the knee” miss an important fact. Even assuming the officer can successfully hit that small, moving target, the subject still has both hands free to continue shooting.

As for shooting that weapon out of a subject’s hands? Many shooting events are sudden, surprising and evolve in seconds. In those seconds, while the subject has a weapon out and is shooting, the responding officer has to form the intention to respond, draw the weapon, ascertain that there are no innocents in the line of fire and then return fire — often while being fired upon. Those subjects are often fueled by drugs, rage, adrenaline and mental illness. Individuals do not stand there and present themselves like a silhouette. A twisting, turning, violent human being makes it impossible to just shoot someone in the leg or arm.

As for the assertion that an unarmed person isn’t dangerous? ‘Unarmed’ doesn’t have the same meaning to a police officer. Nearly 40,000 police officers were assaulted in 2015 with hands, fists or feet. More than 3,000 people are killed every year by unarmed assailants. Eleven percent of all officers murdered in the line of duty from 2013 to 2015 were killed by unarmed persons. And far too often overlooked? In every encounter with a police officer, unarmed simply doesn’t apply — the officer’s gun is always available.

Let’s bring the facts into clear focus to create better understandings nationwide about the police and the realities they face, often in impossible situations. Before jumping to conclusions about a deadly force incident, consider the police officers’ reality and their perspective.

Get Set for a New War on Cops When the Next City Council Speaker Takes Office

Think Mayor de Blasio and Speaker Melissa Mark-Viverito are anti-cop? Wait till the next City Council members take office and elect a new speaker. It won’t be pretty.

That became clear Tuesday, as five candidates for council speaker vowed to ram through the Right to Know Act, [a pair of bills that would dangerously handcuff cops](#).

One, for example, requires that police tell suspects they have a right to not be searched and obtain written or taped consent in advance.

The other forces them to hand out a card after any stop that doesn’t lead to an arrest or summons. The card would contain the cop’s name and rank and the phone number of the Civilian Complaint Review Board — plus a reminder that the info “may be used to submit comments or complaints about the encounter.”

This practically seems designed to get cops to ignore potential crimes, rather than risk complaints against them.

Which may be why Mark-Viverito, at least so far, hasn’t pushed the bills to a vote, and why de Blasio has threatened a veto. Given their anti-cop records, that says a lot.

Yet the five speaker wannabes are all vowing to make the bills law. Even if de Blasio makes good on his veto threat, the new speaker may be able to round up votes to override him.

Hmm. Better buckle your seat belt, New York — it may be a bumpy ride.

**June 19, 1945 – NYPD policemen with General Dwight D. Eisenhower
in front of 31 Chambers St.**



(1901 cornerstone seen) facing the Municipal Building on Centre Street. General Eisenhower was leaving the parade car for a short reception at City Hall with Mayor LaGuardia, who is pictured sitting in the back of the car. After the reception, General Eisenhower received a ticker tape parade up Fifth Avenue.

The car shown is a 1940 Chrysler Crown Imperial Phaeton which was the official parade car for New York City from 1940 until it was retired in 1960. It was a one of a kind custom body handmade by Derham Custom Body Company in Philadelphia, Pennsylvania for Chrysler Corporation. Paint color has been described as being blue/gray or blue/white. Upon it's retirement, it was acquired by the Henry Ford Museum and is currently on display

The following list of phone numbers is provided for your convenience.

NYPD General Information:	<u>646-610-5000</u>	NYPD Operation Desk:	<u>646-610-5580</u>
Pension Section (Art 1):	<u>212-693-5100</u>	Pension Section (Art 2):	<u>646-610-6824/8192</u>
ID Card Sect:	<u>646-610-5150</u>	Employee Benefits:	<u>212-513-0470</u>
P.B.A. Health & Welfare:	<u>212-349-7560</u>	P.B.A. Retiree:	<u>877-977-3880</u>
DEA Office:	<u>212-587-1000</u>	DEA Health Benefit:	<u>212-587-9120</u>
S.B.A. Health & Welfare:	<u>212-226-2180</u>	L. B. A.:	<u>212-964-7500</u>
C. E. A.:	<u>212-791-8292</u>	Social Security:	<u>800-772-1213</u>
G. H. I.:	<u>800-358-5500</u>	Empire Blue Cross:	<u>800-433-9592</u>
Medicare Reimbursement:	<u>212-513-0470</u>	Medicare "A":	<u>800-433-9592</u>
Medicare "B":	<u>800-333-7586</u>	NYC Health Line:	<u>800-521-9574</u>
NYPD (D.I.F.):	<u>212-374-5508</u>	VA Benefits:	<u>800-827-1000</u>
Spring 3100:	<u>646-610-5751</u>	Do not call Registry:	<u>888-382-1222</u>

IF A MEMBER DIES - INFORMATION TO THE SURVIVING SPOUSE OR FAMILY

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, 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 (Continued top of page 13)

MEMBERSHIP DRIVE

MEMBERSHIP IS OPEN TO ALL CURRENT AND FORMER LAW ENFORCEMENT OFFICERS WHO ARE INTERESTED IN BECOMING ACTIVE MEMBERS IN **THE BLUE KNIGHTS SOUTH FLORIDA CHAPTER IV**



Get Involved and participate in Meetings, Rides, Lunches, Organized Events, Annual Picnic, Christmas Party and becoming part of a Great Group of People.

FOR ADDITIONAL INFORMATION & APPLICATION

CALL : Pete Marotta – 305-525-4908

Lee Milstein – 845-494-8779

NOV-08 10-00-00

2018 "NYPD FLORIDA REUNION" ANNUAL LUNCHEON *same price, same place as last year.*

NEW PROCEDURE THIS YEAR: Must PREPAY BY CHECK ONLY

If you wish to reserve a table, you must have a minimum of 10 and maximum of 12. No exceptions.

DATE: Thursday, February 8, 2018 NOON-4:00PM

\$50 per person PREPAY by check by January 5, 2018

Price includes sit down lunch and 2 hours of beverages. An additional 2 hours bar and door prize provided through the generosity of Irv Mechanic. Bar is limited to beer, wine and soda (*cash bar available*)

LOCATION:

Benvenuto's 1730 N. Federal Hwy. Boynton Beach, FL 33435. 561-364-0600

Note: Unlike the Pompano Beach Elks which was staffed by volunteers, Benvenuto's is an established catering hall with paid union service personnel. Just like a wedding, they must know in advance how much food to order and staff to bring in. Hence, only prepaid patrons will be admitted.

We **must** give Benvenuto's a firm count by Thursday, **January 11th**.

If you plan to attend, PLEASE mail your check made out to:

NYPD Florida Reunion Luncheon

PO Box 356

New City, NY 10956-0356

Note: Please include contact name and cell phone number with check. Remember, your check must be received by January 5th.

<u>Committee:</u>	<u>New York</u>	<u>Florida</u>
Bill Callahan	845-664-4227	845-664-4227
Tom Mullen	914-804-0213	914-804-0213
Harvey Grape	845-634-5723	845-596-8328
Artie Marra	845-638-0113	845-548-7165
Gene Kraese	914-391-2156	914-391-2156
Walter Silbert	561-810-5502	561-631-1201

Jack Hartigan: "Honorary Committee"

*In MEMORIAM: Jim McFadden

BOOSTERS

Thank You

FOR YOUR HELP

Thank you to all our members and associate members for your contributions. The PBC 10-13 Club could not function without your continued support.

Andrade, James	\$75.00	11/18	McGuinness	\$20.00	02/18
Caparosa, John	45.00	11/18	Mooney, Jim	\$10.00	11/18
Cirillo, Michael	\$50.00	12/18	Morrisroe, James	\$25.00	01/18
Cuomo, Vincent	\$ 5.00	11/18	Nash, Gordon	\$20.00	11/18
Harvey, Jerome	\$50.00	11/18	Patlis, Phil	\$100.00	01/18
Jenkins, Anthony	\$100.00	11/18	Patlis, Phil	\$15.00	11/18
Koota, Herb	\$25.00	11/18	Saidel, Marc	\$10.00	01/18
Leupp, Bobby	\$20.00	1/18	Sullivan, Ray	\$10.00	11/18
Leupp, Bobby	\$20.00	12/18	Whales, John	\$30.00	02/18

Health and Welfare

Please make any Board member aware of information that should be included in this area such as get well wishes, death notices, birth announcements and noteworthy birthday and anniversary dates.

New Members

HOWARD BERGER
MICHAEL G. WOODS
MERCEDES WOODS

CONGRATULATIONS

To Les Morgenstein who was
elected President of the Lake
County Shriners Club for 2018

Get Well Wishes

Stan Kreigsman,
PB 10-13 member and
President of FOP Lodge NY 3100

Margaret King, wife of our
member **Ron King**

Merchandise 4 Sale

<p>GOLF SHIRT</p> 	<p>Medium \$18.00 Large X-L XX-L</p>
<p>TEE SHIRT</p> 	<p>Medium \$15.00 Large X-L XX-L</p>
<p>NYPD HAT</p> 	<p>ONE SIZE, Adjustable \$10.00 Official NYPD Approved Hat</p>
<p>NYPD PATCH</p> 	<p>\$2.00 Each</p>
<p>CAR FLAG</p> 	<p>\$3.00 Each. All proceeds to Charity</p>
<p>Golf Shirt & Hat Special</p> 	<p>SPECIAL!! Golf Shirt and Hat \$22.00, Tee Shirt and Hat \$20.00</p>



Membership Application



POLICE DEPT CITY OF NEW YORK - RETIRED

PALM BEACH COUNTY 10-13 CLUB PO BOX 1511 BOYNTON BEACH, FL 33435

NEW MEMBERS

**ANNUAL DUES.....\$25
APPLICATION FEE + \$ 5
TOTAL.....\$30**

RENEWING MEMBERS

ANNUAL DUES...\$25

.....PLEASE MAIL TOTAL / DUES AND THIS FORM TO ABOVE ADDRESS.....

(PRINT)

NAME _____ D.O.B. _____ PENSION# _____
(LAST) (FIRST) (M.I.)

ADDRESS _____ APT # _____

CITY _____ STATE _____ ZIPCODE _____ TEL# _____

EMAIL ADDRESS _____ CELL# _____

SPOUSE'S NAME _____ SPOUSE'S D.O.B. _____ WED ANNIV _____

APPOINTMENT DATE _____ RETIREMENT DATE _____ LAST CM'D* _____

RANK _____ LINE ORGANIZATIONS _____

PENSION TYPE

(CHECK ONE) SERVICE _____ LINE OF DUTY _____ ORDINARY DISABILITY _____ VESTED _____

DATE OF APPLICATION _____ SIGNATURE _____
(APPLICANT)

FOR NEW MEMBERS

Police ID Verified by: _____
(Print) (Signature)

NOTE: If any of your information (address, phone number, email, etc.) changes, please fill out this application and return it to the above address so we can update our records.

* **ASSOCIATE MEMBERS:** List the Law Enforcement Agency from which you retired in the space provided for LAST CM'D Provide a copy of your Police ID.

(Continued from page 8)

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



REVERSE MORTGAGE
LENDING CENTER
A division of Choice Mortgage Bank



Peter Davis
Reverse Mortgage Specialist
NMLS#227161

direct: 561-251-2859
toll free: 888-317-7886 x701
fax: 561-381-3368
chonney@aol.com
40 S.E Fifth St • Suite 502
Boca Raton, FL 33432
www.reversemortgagelendingcenter.com

12/18



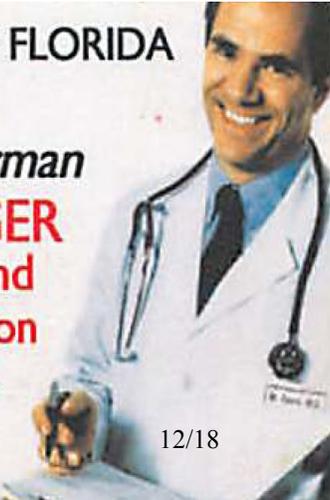
THE SANDWICH MAN
PIZZA TOO



John Tarantino
(561) 274-7135
2001 West Atlantic Ave.
Delray Beach, FL 33445

We Do Party Subs 3ft to 6ft
Food Catering Also Available

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12/18

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(561) 232-3113
 6422 Lake Worth Road
 Lake Worth, FL 33463

3/19

Paul R. Caccamo, EA
 Enrolled Agent

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10/18

Peter O. Rodriguez



Police Officer Peter O. Rodriguez

New York City Police Department, New York

End of Watch: Sunday, February 12, 2012

Police Officer Peter O. Rodriguez died as a direct result of illnesses he contracted after inhaling toxic materials as he participated in the rescue and recovery efforts at the World Trade Center site following the terrorist attacks on September 11, 2001.

Officer Rodriguez served with the New York City Police Department for 12 years and was assigned to the Auto Crime Division



(FAITHFUL UNTO DEATH)



**Palm Beach County 10-13 Club
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