



NYPD 10-13 CLUB



of BROWARD COUNTY, FLORIDA

An organization of retired
New York City Police Officers

THE BLOTTER

GENERAL MEETING Tuesday, September 03RD, 2024
Moose Lodge Family Center 6191 Rock Island Rd, Tamarac 33319
Meeting starts at 7:00 PM Sharp
The President's Message

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Thomas Puglisi

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Jonathan Greenberg

Warren Ostrofsky

Luz Figueroa

Alan Berkowitz

Phil Valles

Ryan Dean

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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

**DENOTES DECEASED

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LEGAL

Michelle Gomez, Esq.

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Ryan Dean

Joe Scimeca-Assistant

Tim Kennedy-Assistant

PROMOTIONS

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Jonathan Greenberg

MEMBERSHIP

Phil Valles

COMMUNICATIONS

Phil Valles

WEBSITE

Ryan Dean

50 / 50 Raffle

Annette Finkelstein



The President's Message

As Milton Berlinger used to say "Good Evening Ladies and Germs". Welcome back to NYPD 10-13 of Broward. We hope that this Blotter finds you all healthy and happy. We're enthused to begin with our first meeting at 6:30 pm on September 3rd, 2024, at the Moose Lodge Family Center, 6191 Rock Island Road, Tamarac, FL 33319.

Your board has worked, throughout the summer, to improve the club, and to keep things going well. The nominating committee is still accepting nominations from the membership. ALL board positions are up for reelection. So far, Vice Pres. Dan Farrell is considering to be President. I will not seek reelection, and my term expires at the end of December. Christine McIntyre Hurley is considering the Vice Presidency and Travis Rapp is considering the Recording Secretary position. Other positions will be filled after your board and nomination committee vet the newer volunteers. The election will be at the November meeting.

** Your November meeting will be Tuesday November 12th, 2024, at the Moose Lodge. We've changed it from Nov 5th because Moose Lodge is a polling location, and it's anticipated that it will be a busy day for some members that work at the polls.

Some upcoming Sept 11 events are:

- Your Moose Lodge Patriot Ceremony at 7pm with your Color Guard appearing for the Moose Event, which means the most to our club.

- Ft Lauderdale Remembrance Ceremony 9am at their Fire & Safety Museum 1022 W Las Olas Boulevard

- Coral Springs Wreath Ceremony 8:30 am at NW Regional Library 3151 N University Dr, Coral Springs

- 9am 9/11 Remembrance Ceremony at Margate Fire Department

Support all of your law enforcement officers, as you would want them to support you...remember walking the beat? Let's make this a great year by supporting the club and each other, as always.

Fraternally yours, - Martin

Your Broward Board, Police & City Numbers

Martin Finkelstein, Pres. 954-977-3880
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Christine McIntyre, Sec. 561-703-0349
Dmitri Arshavsky, Treas. 347-860-1406
Thomas Puglisi, Sgt. AA 954-548-9872
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Luz Figueroa, Dir. 347-992-1656
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Taps for departed members

Broward 10-13

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Membership dues for 2025 are due.
2025 dues are due by January 31st of
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(That includes your annual dues of
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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.
P.O. Box 970911
Coconut Creek, FL 33097
Telephone (954) 977-3880

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9/11 responders much more likely to have early onset dementia, study finds

People who were exposed to airborne chemicals, dust and debris as they responded to the 9/11 terrorist attacks on the World Trade Center more than 20 years ago are much more likely to develop early onset dementia, according to a study released on Wednesday.

Between 2014 and 2023, researchers with Stony Brook University followed more than 5,000 World Trade Center responders aged 60 and younger who didn't yet have any signs of dementia at the time of their first cognitive assessment and were checked on every 18 months for symptoms. Participants were questioned on how long they were exposed to debris from the buildings that collapsed and whether they were around a lot of dust and were wearing protective equipment.

The researchers identified 228 cases of dementia among the participants and found that the likelihood of developing early onset dementia, with symptoms before the age of 65, increased depending on the intensity of their level of exposure to the detritus from the collapses.

Participants with the highest level of exposure — responders who worked in dusty locations at or near Ground Zero for 15 weeks or longer — were most likely to develop early onset dementia. The likelihood was much lower for those who worked in environments with less dust or who regularly wore personal protective equipment, according to the study.

The researchers found that, compared with the general population, participants in the mild exposure group were about 12 times more likely to develop early onset dementia and those in the severe exposure group were about 42 times more likely.

“For the first time, this [study] has demonstrated that exposure to the World Trade Center dust not only caused a variety of systemic problems, such as cancer and lung disease, it also caused neurodegenerative diseases such as dementia,” said Benjamin Luft, a coauthor of the study and director and principal investigator at the Stony Brook WTC Wellness Program.

The research is part of a growing body of evidence that air pollution is a risk factor for dementia. Air pollution is one of a range of factors besides age — including

hypertension, obesity and social isolation — that scientists have found people at heightened risk for dementia.

As of March, there were about 130,000 people enrolled in the federal World Trade Center Health Program, which covers a variety of cancers, mental health issues and digestive and respiratory disorders affecting those who responded to the 9/11 attacks or lived nearby. Dementia is not currently one of the diagnoses covered.

Luft said the Stony Brook study could potentially support the addition of dementia as a covered condition in the future. It's "very important for our patients," he said.

WTC Health Program faces shortfall

Bipartisan bill would permanently fund the effort

With the World Trade Center Health Program once again facing a funding shortfall that could oblige it to turn away would-be enrollees within a few years, a bipartisan group of Congress members are backing legislation that would provide mandatory, permanent funding for the program.

Established by the James Zadroga 9/11 Health and Compensation Act passed by Congress in late 2010, the program provides medical monitoring and treatment of WTC-related health conditions for 9/11 responders and survivors.

Although it was reauthorized in 2015, with a sunset date of 2090, program costs have increased more than was anticipated, in part because more sick and injured 9/11 responders and survivors have since enrolled.

“Without this fix,” the program “will have to start making cuts to services and turn away new responders and survivors by 2028,” Democrat New York Senator Kirsten Gillibrand, the legislation’s primary Senate sponsor, said Thursday during a Capitol Hill press event introducing the bill.

Gillibrand and others at the event said it was critical for Congress to pass the legislation given the latency period of illnesses, mostly cancers, caused by the dust and debris that lingered at the World Trade Center site in the days, weeks and months following the attacks.

Congress authorized funding to keep the program going in prior years, including \$700 million last year and \$1 billion in 2022. The current bill would inject nearly \$3 billion into the program's fund and ensure that amount for each fiscal year through 2033. It would also tweak the funding formula to ensure the program remains solvent through 2090.

"We're solving this problem, once and for all, permanently," Democratic Senator Chuck Schumer said at the event.

"The people who got sick later deserve the treatment and health care that the people who got sick earlier got," he added. "We're not going to leave you high and dry."

The bill also increases funding for research and data collection on 9/11 conditions.

John Feal, a staunch advocate for WTC responders, noted that the program had nearly twice as many enrollees — 132,000 as of March — than it did nine years ago. "Everybody's latency period is different," he said. "More and more people are going to get sick. While we're a finite number, we're getting smaller because we're dying."

But Feal, a demolition supervisor at ground zero who was badly injured when a steel beam slammed down on his foot and who later founded the FealGood Foundation, remarked that the program's singular focus on 9/11 illnesses, coupled to early screening protocols, means that WTC responders have a higher survival rate compared with the general population.

The program's wholesale continuity is imperative, he said. "This is a commitment and commitment that should be serious, and if we don't take this seriously, people will suffer," Feal said.

Recipients in all 50 states

The president of the New York City Sergeants Benevolent Association, Vincent Vallelong, recalled two former partners who fell ill with similar cancers as a result of their work at ground zero. One of them, retired Sergeant Leonard Davis, died last year at 54.

"We shouldn't be coming down with these illnesses at this time of our lives," Vallelong said. "This is about doing the right thing," he said of the funding effort.

About 35,000 of the nearly 89,000 responders now in the program were between 55 and 64 as of March. Just over 22,000 of them have 9/11 certified health conditions.

Andrew Ansbro, the president of the United Firefighters Association, Local 94, recalled that 343 members of the FDNY died on the day of the attacks, but that another 362 had since died because of their work during the rescue and recovery phases at the site. "And we're continuing to lose members, two or three a month, nonstop," he said.

He called it “unacceptable” that the program could have to begin turning away recipients. “It’s easy to say ‘never forget,’ but backing it up with action is what ‘never forget’ means,” Ansbro said.

Nearly 3,000 were killed at the World Trade Center the day of the attacks. Since then, nearly 7,000 people who contracted respiratory illnesses, cancers and other ailments and enrolled in the WTC Health Program have died, according to the Centers for Disease Control and Prevention. Just over 5,000 of them were responders from the FDNY, NYPD, DSNY and other city agencies and departments, and volunteers.

Those enrolled in the program live in all 50 states and in 434 out of 435 Congressional districts. More than 83,000 of them have at least one certified 9/11 condition attributable to toxins at ground zero, the Pentagon and the Shanksville crash site, while a large percentage have multiple conditions caused by the dust and debris, according to Citizens for the Extension of the James Zadroga Act, a coalition of unions and 9/11 advocate groups pushing for the permanent funding bill.

Gillibrand said she was confident the legislation would get enough support, but wants to see the bill passed soon. She said its sponsors would look to attach it to any must-pass bill, such as the defense budget.

“I’m optimistic that we will get a vote that will be deeply bipartisan in the Senate,” she said. “I’d like to do it now. Time is always of the essence. You don’t know what the future holds. And we have the strong coalition now and we have passion behind this moment in time.”

2024 COST OF LIVING ADJUSTMENT (COLA)

The September 2024 COLA is 1.8 percent, for a maximum annual increase of \$324, or \$27 per month before taxes.

The increase you receive each September is added to your existing monthly COLA amount. [If you are eligible](#) to receive COLA, it will be reflected in your September 30, 2024 Pension Payment.

You will also receive a notification of the net change in your monthly amount by mail at the end of September. It will show both your previous month’s and new monthly COLA amount, which represents the total accumulated amount for all the COLA increases you’ve received since you became eligible. Your 2024 COLA is the difference between Last Month and This Month.

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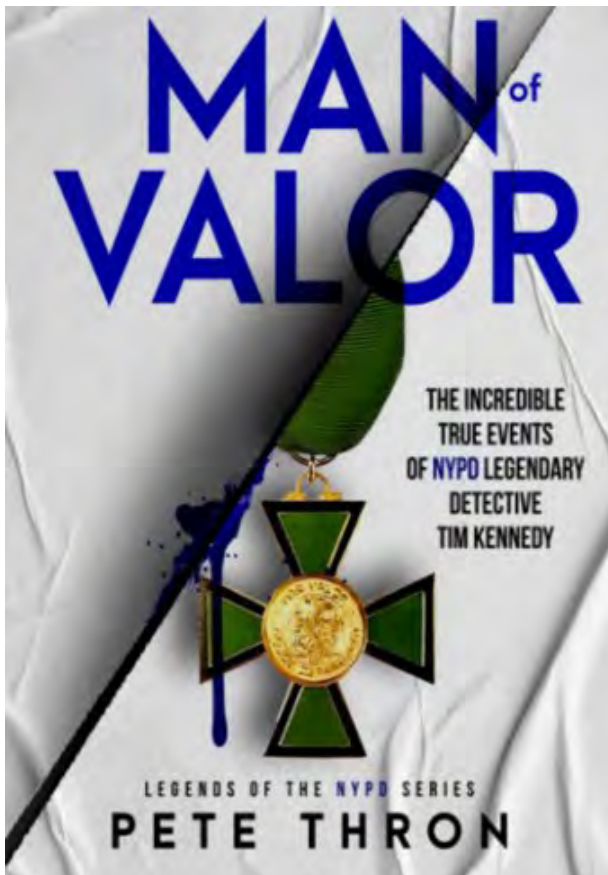


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KEVIN P.MORAN – MEMORIAL SCHOLARSHIP FUND APPLICATION

- Scholarship Applicants must either be the child or grandchild of a member who is in good standing of the club. If relative is deceased, he/she must have been a member in good standing at the time of his/her death.
- Applicant must be a graduate of High School, senior class of the prior school year.
- Applicant must be enrolled in an accredited College for the upcoming school year
- Applicant will submit a 250 word essay on “**Why they are deserving of the Kevin P. Moran – Memorial Scholarship.**”
- Certified copy of most recent transcript must be received from the applicant’s school.
- Applicant will submit a list of hours and location of community service served.

Member’s Name _____ Date _____

Address _____ City _____ State _____

Contact Phone Number _____ Email address _____

Applicant’s Name _____ Age _____ School _____

(Applicant’s) Father’s Name _____

Mother’s Name _____

All information, on this form, is correct to my knowledge.

Signature of Applicant _____

Exclusively the Board of Directors of the Club will determine final decision regarding eligibility and the winners.

This form along with essay, transcript and community service list shall be submitted no later than **November 30th** of the year in question to the Club at the following email address, NYPDbroward1013@gmail.com or address:

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Attn: Scholarship Committee

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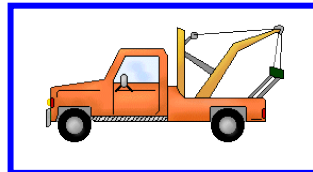
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Dr. Kimberly O'Gorman Raby, Chiropractic Physician

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[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

City Coverage for Medicare-Eligible Retirees

[CLICK HERE NYC OFFICE OF LABOR RELATIONS HEALTH BENEFITS FOR RETIREES](#)

In order to maintain maximum health benefits, it is essential that you join Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) at your local [Social Security](#) Office as soon as you are eligible. If you do not join Medicare, you will lose whatever benefits Medicare would have provided.

The City's Health Benefits Program supplements Medicare but does not duplicate benefits available under Medicare. Medicare-eligible members must be enrolled in Medicare Parts A and B in order to be covered by a Medicare HMO plan. To enroll in Medicare and assure continuity of benefits upon becoming age 65, contact your Social Security Office during the three-month period before your 65th birthday. In order not to lose benefits, you must enroll in Medicare during this period even if you will not be receiving a Social Security check.

If you are over 65 or eligible for Medicare due to disability and did not join Medicare, contact your Social Security Office to find out when you may join. If you do not join Medicare Part B when you first become eligible, there is a 10% premium penalty for each year you were eligible but did not enroll. In addition, under certain circumstances there may be up to a 15-month delay before your Medicare Part B coverage can begin upon re-enrollment.

If you or your spouse are ineligible for Medicare Part A although over age 65 (reasons for ineligibility include non-citizenship or non-eligibility for Social Security benefits for Part A), contact us at:

NYC Health Benefits Program
40 Rector Street - 3rd Floor
New York, NY 10006

Coverage for those not eligible for Medicare Part A can be provided under certain health plans. Under this Non-Medicare eligible coverage, you continue to receive the same hospital benefits as persons not yet age 65.

If you are living outside the USA or its territories, Medicare benefits are not available. Under this Non-Medicare eligible coverage, you continue to receive the same hospital and/or medical benefits as persons not yet age 65. If you do not join and/or do not continue to pay for Medicare Part B however, you will be subject to penalties if you return to the USA and attempt to enroll.

If you are eligible for Medicare Part B as a retiree but did not file with Social Security during their enrollment period (January through March) or prior to your 65th birthday, you will receive supplemental medical coverage only, and only through GHI/EBCBS Senior Care.

Medicare Enrollment

You must notify the Health Benefits Program in writing immediately upon receipt of your or your dependent's Medicare card. Include the following information: a copy of the Medicare card and birth dates for yourself and spouse, retirement date, pension number and pension system, name of health plan, and name of union welfare fund.

If your plan does not provide coverage for Medicare enrollees, you will have the opportunity to transfer to another plan that does.

Once the Health Benefits Program is notified that you are covered by Medicare, deductions from your pension check will be adjusted, if applicable. The Health Benefits Program will then notify your health plan that you are enrolled in Medicare so that your benefits can be adjusted. If you are Medicare-eligible and are enrolling in an HMO you must complete an additional application which you must obtain directly from the HMO.

Medicare and Retiring Employees

At retirement, employees who have chosen Medicare as their primary plan or whose dependents have not been covered on their plan because their spouse/domestic partner elected Medicare as the primary plan may re-enroll in the City health benefits program. This is done by completing a Health Benefits Application and submitting it to their agency health benefits, payroll or personnel office. Also at retirement, Medicare-eligible employees for whom the City Health Benefits Program had provided primary coverage are permitted to change health plans effective on the same date as their retiree health coverage.

The necessary forms for Medicare Part B reimbursement and IRMAA can be found by clicking the link below.

[City of NY-Health Benefits Program – Medicare Part B](#)

To: All members in good standing!

Please review the following information for insurance coverage to cover a self-defense related incident involving your firearm.

The Broward 10-13 has negotiated a reduced rate for "Self-Defense Liability Coverage"

Please see the attached pages for pricing. You can obtain coverage by calling the company at (262) 384-4328 and ask for our sales rep., Eva.

IMPORTANT:

This coverage is for personal/non-professional incidents. The policy specifically EXCLUDES conduct in providing any kind of law enforcement, corrections, recovery, or repossession services, **WHETHER OR NOT** for compensation or a fee, including any injury or damage caused by or arising from such conduct.

It also EXCLUDES conduct in providing security or safety services for compensation or a fee, including any injury or damage caused by or arising from such conduct.

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