



# NYPD 10-13 CLUB



## of BROWARD COUNTY, FLORIDA

*An organization of retired  
New York City Police Officers*

# THE BLOTTER

**GENERAL MEETING Tuesday, October 03<sup>rd</sup>, 2023**

**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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Luz Figueroa

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Phil Valles

Ryan Dean

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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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Tim Kennedy-Assistant

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**MEMBERSHIP**

Phil Valles

**COMMUNICATIONS**

Phil Valles

**WEBSITE**

Ryan Dean

**50 / 50 Raffle**

Annette Finkelstein



## *The President's Message*

Your next general meeting is 6:30 p.m. Tuesday Oct. 3<sup>rd</sup>, 2023, at Moose Lodge Family Center 6191 Rock Island Rd. Tamarac. 33319. Moose were extremely gracious this year, producing a Sept. 11th gathering. I attended the Patriot Day (Sept 11) ceremony, along with a dozen or so other members from our club and many others from the Moose Lodge. I shared in the presentation with Mayor Michelle Gomez (Tamarac Mayor & our Honorary club attorney) and Dennis Cahill, Moose Executive.

Our Honor Guard presented magnificently, and we are all beaming with pride. We presented a brief timeline regarding the attack on our nation. The rest of you missed a great presentation. Moose Lodge is not obligated to maintain the effort, but they do. We should not forget the purpose of the event. I went there to honor our fallen heroes and to share and perpetuate the memories. A million thanks to our Moose.

Broward 10-13, the 10-85 Club and Moose Lodge are celebrating with a National Hispanic Heritage event, 1-7pm Sunday Oct. 15th. See the notice page in this blotter or on Facebook.

Alan is conducting another great HR#218 course at 8:30 am at Gunworld. You must contact Alan to be confirmed at [BERKY4@aol.com](mailto:BERKY4@aol.com).

Your HONOR GUARD is actively recruiting new members...contact Ryan at [NYPD.det3447@gmail.com](mailto:NYPD.det3447@gmail.com). Ryan has volunteered to chair the Honor Guard and Joe Scimeca and Tim Kennedy will co-chair. Thank you to Joe for so many years of leadership. Luz Figueroa has stepped up as our newest board member replacing Irving Rodriguez who gave so much to our club and the board.

The club has a new post office box for mail, dues and applications:  
Broward 10-13 - P.O. Box 970911 Coconut Creek, FL 33097

I will, most likely, finish this season but I'm intending to leave the presidency after that, if my situation doesn't change. I still LOVE all of you and I'm far from done, but I'm finished writing this message. HELP ONE ANOTHER and VOLUNTEER at meetings! 10-13 !!!

- MARTIN

# MEMBERSHIP 2024

Membership dues for 2024 are due.  
2024 dues are due by January 31<sup>st</sup> of  
said year.

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

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



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**NYCTP Retirees Assoc.:** [alomanto@optonline.net](mailto:alomanto@optonline.net)

**Websites:**                      **Ryan Dean**

**Medicare:**                    [www.medicare.gov](http://www.medicare.gov)

**Veterans Admin:**            [www.va.gov](http://www.va.gov)

**Social Security:**            [www.ssa.gov](http://www.ssa.gov)



### **Taps for departed members**

**Broward 10-13**





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# **MEMBERSHIP 2024**

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

Note: All dues are due by January 31<sup>st</sup>. Members who fail to pay dues by January 31<sup>st</sup> shall be dropped from the rolls and shall forfeit all rights and privileges of attempting membership. Any person, who failed to pay by said date, will be treated as a New Member, at the new member enrollment cost; \$45.00

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

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

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

Please include a check in the amount of \$45 made payable to: NYPD BROWARD 10-13 CLUB INC.

# [Social Security COLA Increase: Here's How Much Monthly Checks Could Go Up in 2024](#)

Beginning in January, you can expect your Social Security payments to be bigger.

Social Security beneficiaries are getting another significant boost in their checks in 2024 due to inflation. The latest inflation numbers from August indicate that the cost-of-living adjustment (or COLA) for Social Security will be 3.2%, according to the Senior Citizens League.

Each year, the Social Security Administration determines the cost-of-living adjustment for Social Security payments. The COLA is based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers from the third quarter of the previous year to the third quarter of the current year.

If there's been a yearly CPI increase (and there has been since 2022), the Social Security Administration will raise payments by the COLA. We'll have a definite answer of the exact amount of the 2024 Social Security COLA on Oct. 12, when the final inflation numbers of the third quarter of 2023 are released.

## [What You Need to Know About COVID-19](#)

The latest news on COVID-19 and answers to frequently asked questions

With the pandemic in its fourth year, it remains especially important for older adults who are most at risk for severe illness and death from COVID-19 to

remain informed about the latest developments with the disease, including new variants and treatments.

Here's a summary of recent coronavirus news that's particularly relevant to people 50 and older, followed by answers to some of the most frequently asked questions about COVID-19.

## **Latest COVID-19 news**

**Americans can once again order free COVID tests from the government (Sept. 26).** Each U.S. household can now order four at-home COVID-19 tests from the website [covidtests.gov](https://covidtests.gov), free of charge. Shipping for the rapid tests is also free. The tests being distributed are capable of detecting the variants currently circulating, the U.S. Department of Health and Human Services confirmed, and they are expected to remain effective through the end of the year.

**Late-summer surge starts to cool off, but COVID deaths are still climbing (Sept. 26).** After several weeks of increasing COVID-19 cases and hospitalizations, trends are starting to slow, new data from the Centers for Disease Control and Prevention (CDC) shows. Deaths from COVID-19, however, continue to climb, and adults age 75 and older continue to have the highest death rate, compared to younger age groups.

**New COVID-19 vaccines get the green light (Sept. 12).** A new batch of COVID-19 vaccines that are a closer match to many of the coronavirus variants that are currently circulating throughout the U.S. have been [approved](#)



[and recommended](#) by health officials, and are now available in many pharmacies and doctors' offices across the country. The shots, from Moderna and Pfizer-BioNTech, target the XBB.1.5 strain of omicron. While this particular variant is no longer driving the majority of the country's infections, its close relatives are, and experts say the vaccines should provide good protection against them. It's recommended that individuals 6 months and older get the new vaccine ahead of the fall and winter virus season. Uninsured and underinsured individuals will be able to receive the vaccines for free under the CDC's new bridge access program.

## **HOW CAN YOU CATCH COVID-19?**

COVID-19 is the name of the disease caused by a coronavirus called SARS-CoV-2. You can catch COVID-19 by breathing in air if you are close to an infected person who is exhaling small droplets and particles that contain the virus. You can get it if those small droplets and particles land in your eyes, nose or mouth (likely through coughs or sneezes) or if you have virus particles on your hands and touch your eyes, nose or mouth.

## **WHO IS AT RISK FOR COVID-19?**

Anyone can get COVID-19, but some people are more at risk for what experts call "severe disease," at which time hospitalization or intensive care may be required. Older adults are more likely than younger, healthier people to experience serious illness from COVID-19. The vast majority of COVID-

19 deaths in the U.S. have occurred among people 50 or older – and the risk increases with age.

Adults of any age with an underlying medical condition are at increased risk for complications from a coronavirus infection. Among the factors:

- Cancer
- Chronic kidney disease
- Chronic lung diseases, including COPD (chronic obstructive pulmonary disease), asthma (moderate to severe), interstitial lung disease, cystic fibrosis and pulmonary hypertension
- Dementia or other neurological conditions
- Diabetes (type 1 or type 2)
- Down syndrome
- Heart conditions (such as heart failure, coronary artery disease, cardiomyopathies or hypertension)
- HIV infection
- Immunocompromised state (weakened immune system)
- Liver disease
- Mental health conditions, including depression and schizophrenia spectrum disorders
- Overweight and obesity (defined as a body mass index of 25 or greater)

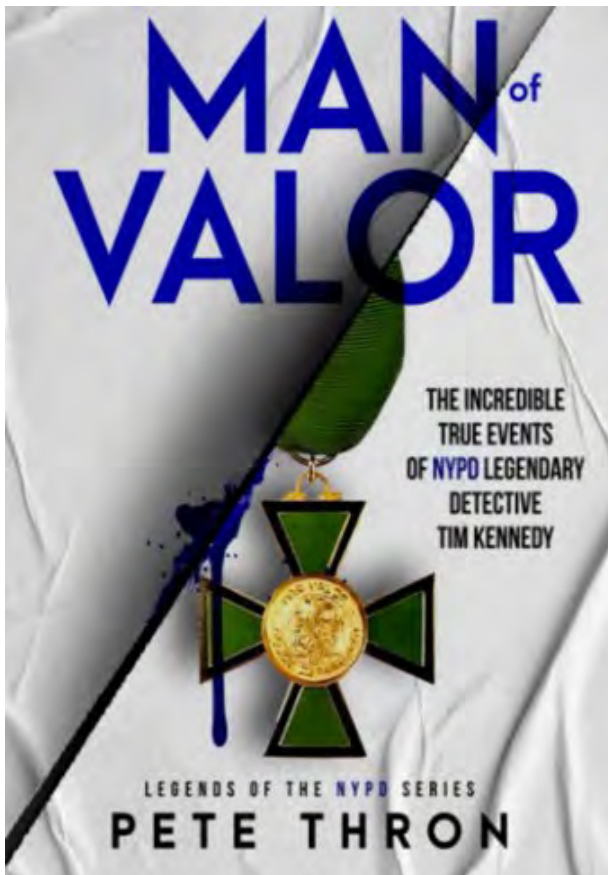
- Pregnancy
- Sickle cell disease or thalassemia
- Smoking (current or former)
- Solid organ or blood stem cell transplant (includes bone marrow transplants)
- Stroke or cerebrovascular disease, which affects blood flow to the brain
- Substance use disorders (such as alcohol, opioid or cocaine use disorder)
- Tuberculosis

## **WHAT CAN YOU DO TO REDUCE YOUR RISK?**

There are a number of ways you can reduce your risk of getting sick from COVID-19. Chief among them: get vaccinated. The FDA has officially approved two vaccines — from Pfizer-BioNTech and Moderna — and both of these vaccines have been [updated](#) to target current versions of the virus.

All three vaccines are effective at preventing hospitalization and death from COVID-19. Health officials are encouraging everyone 6 months and older to get vaccinated for COVID-19 ahead of fall and winter virus season.

A few other ways to lower the likelihood of getting sick from COVID-19: Wear a high-quality face mask when you're in public indoor settings, avoid crowds and poorly ventilated spaces, and wash your hands often.



[Click here to purchase book from Amazon](#)

Please read the book about our own Tim Kennedy, Director-At-Large and long-time member and contributor to Broward 10-13. It's only \$10.99 for paperback and \$5.99 for the Kindle version.

# **NYPD 10-13 CLUB of Broward Inc.**

“An Organization of Retired New York City Police Officers”

## **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 30<sup>th</sup>** of the year in question to the Club at the following email address, [NYPDbroward1013@gmail.com](mailto:NYPDbroward1013@gmail.com) or address:

NYPD 10-13 Club of Broward

Attn: Scholarship Committee

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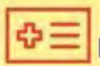
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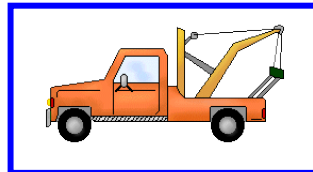
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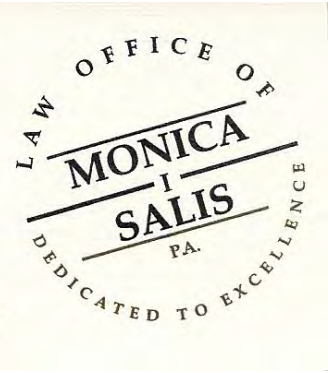
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[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

## 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 65<sup>th</sup> birthday, you will receive supplemental medical coverage only, and only through GHI/EBCBS Senior Care.



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## **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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