

BROWARD 10-13 CLUB

An organization of retired New York City Police Officers

March, 2011



THE BLOTTER



Next General Meeting April 5th, 2011

Focal Point Senior Center 6009 NW 10th Street, Margate Florida 33063

Meeting starts at 7:00 PM Sharp

PRESIDENT

Alan Berkowitz

VICE PRESIDENT

Michael J. Borrelli

SECRETARY

Warren Ostrofsky

TREASURER

Frank Orefice

SERGEANT-AT-ARMS

Thomas Puglisi

DIRECTORS

Martin Finkelstein

William Gallagher

Tim Kennedy

Dennis Lydting

Christine M. McIntyre

Frank Tooley

CHAPLAIN

Rick Braswell

Rabbi Jonathan Kaplan

Committees:

EDITOR & PUBLISHER

Michael J. Borrelli

ENTERTAINMENT

Dennis Lydting

Thomas Puglisi

HONOR GUARD

Frank Tooley

Joseph Scimeca

MEMBERSHIP

Christine M. McIntyre

PENSION

Louis Weiser

VETERANS

Frank J. Orefice

50/50

Martin Finkelstein



The Presidents' Message

Dear Brothers and Sisters:

Our active union brothers and sisters are walking in a land where no other union members have ever walked before. Discussion on terminating the VSF, paying taxes on 3/4 disability pensions and reducing our health insurance coverage just to name a few. I have a lot of trust in the presidents of our line organization.

One of them Tommy Sullivan, President of the LBA and I were academy classmates in 1974. As President of the Broward 10-13 Club, I stood in front of our membership on several occasions and told you my honest opinion regarding our city paid health coverage and pension benefits. Since 1971, not one retired member of the NYPD or FDNY has paid towards their city funded health insurance. I still believe that present retired members of the NYPD and FDNY will not pay towards their city paid health insurance. However when it comes to negotiated security benefits (health and welfare), there are no similar guaranteed protection.

Getting back to city paid health insurance coverage, the Administrative Code of the City of New York Section 12-126 states the following !V.

"Health Insurance Coverage." A. program of hospital-surgical-medical benefits to be provided by health and hospitalization insurance contracts entered into between the city and companies providing such health and hospitalization insurance. B. Payment of health insurance costs. Except as otherwise provided in section 12-126.1 and section 12-126.2 of this chapter, for city employees, city retirees and their dependents: *(1) The city will pay the entire cost of health insurance coverage for city employees, city retirees, and their dependents, not to exceed one hundred percent of the full cost of basic HIP-H.M.O .on a category basis.

Continue next page

Where such health insurance coverage is predicated on the insured's enrollment in the hospital and medical program for the aged and disabled under the Social Security Act, the city will pay the amount set forth in such act under 1839 (a) as added by title XVIII of the 1965 amendment to the Social Security Act; This is also what PERB states about retiree health insurance coverage. PERB has held that health insurance for future retirees is a mandatory subject of negotiation.

However, once employees actually retire, there is no way for an employer to negotiate a change in their benefits. I was recently told by a group of retirees that 3/4 people will now have to pay federal tax on their pensions. If you are receiving a tax free pension, you are safe from paying federal tax. I hold in my hand a letter dated February 7,1972 from the Internal Revenue Bulletin # 1972-6 and the IRS Code Compensation for Injuries or Sickness" In view of the foregoing, it is held that the pension received by a former member of the Police Department or Fire Department of the City of New York pursuant to the provision of subdivision 1 of section B18- section 4.0 and 7.84 of the Administrative Code of the City of New York as amended, is in the nature of and in lieu of workmen's compensation. The tax free question did come up in a divorce between two NYC teachers several years ago. If I remember correctly, the city paid some sort of fine to the IRS and nothing else was ever discussed. Retirees who are presently receiving the VSF every December in my opinion will still receive this supplementation. New retirees as of a certain date, my crystal ball is not working tonight. Sorry!

A little bit of history, The Taylor Law and The Office of Collective Bargaining: Before the Taylor Law was enacted; public employees in New York had no collective bargaining rights. Under the Condon-Wadlin Act, a 1947 law that the Taylor Law replaced, striking public employees were penalized by being fired. They could only be reinstated under a three-year pay freeze and five-year probation. The Public Employees' Fair Employment Act (Taylor Law) was enacted in 1967 following a series of public sector strikes, including the 12-day New York City transit strike a year earlier. The state legislature granted amnesty to the striking employees, and Governor Nelson Rockefeller appointed a committee to recommend legislation regarding public sector employee rights. The result was the Taylor Law. Its provisions include:

- The right of public employees to organize and bargain collectively with their employers;
- The right to representation by employee organizations (unions) of their own choosing;
- The requirement that public employers (including school districts) negotiate with their employees and enter into written agreements (contracts) with their employees' chosen representatives;
- Procedures for resolution of contract disputes (impasses);
- Prohibition of improper labor practices by either side;
- Creation of the Public Employment Relations Board (PERB) to administer the law;
- The requirement that bargaining unit members who choose not to join a union pay an agency fee, and that use of the fee for political and ideological purposes only incidentally related to bargaining to which the agency fee payer objects is subject to a rebate procedure.

While the Taylor Law grants public employees the right to collective bargaining, it denies them the right to strike. The penalties for striking are loss of pay for each day the employee is on strike, plus a fine of an additional day's pay for every day on strike and potential discipline for misconduct.

The Office of Collective Bargaining ("OCB") is an impartial, tri-partite governmental agency authorized by Article 14 of the New York Civil Service Law ("Taylor Law"). In 1967, the OCB and its constituent Boards were created pursuant to a recommendation of a Tripartite Committee consisting of representatives of municipal unions, the City, and impartial members representing the public. The Tripartite Committee was convened to discuss and develop proposals for improving collective bargaining procedures in New York City. OCB regulates the conduct of labor relations between the City and its employees and administers the New York City Collective Bargaining Law (New York City Administrative Code, Title 12, Chapter 3) ("NYCCBL").

The NYCCBL was enacted in 1967 by the New York City Council in the exercise of the local option set forth in § 212 of the Taylor Law. At the same time, the City Council amended the New York City Charter Chapter 54 to create the OCB, the Board of Collective Bargaining ("BCB"), and the Board of Certification ("BOC").

The BCB is a neutral tripartite body, made up of two City representatives appointed by the Mayor of the City of New York, two Labor representatives appointed by the municipal labor unions, and three impartial members, who are elected by a unanimous vote of the City and Labor members. The BCB determines disputes concerning improper labor practices, arbitrarily of grievances, scope of bargaining, and resolution of impasses in collective bargaining. The BOC is made up of the three impartial members from the BCB. The BOC determines appropriate bargaining units, certifies unions as the exclusive bargaining representative of appropriate units, and determines whether particular titles or employees are excluded from bargaining because they are managerial or confidential within the meaning of the NYCCBL.

All active and retired NYC employees, we must stick together in order to keep our unions strong, we may be retired but we are not forgotten! Remember this is NYC and not Wisconsin!

May G' d watch over and bless all the men and women in the military and our first responders!

Editorial: Mugging VSF Recipients

RICHARD STEIER The Chief

There is a certain desperation in Mayor Bloomberg's proposal that would eliminate Variable Supplements Fund payments even for those police and fire retirees already receiving them. It has permeated his two-year campaign against the benefit, aided by media stooges who are willfully complicit or too ignorant to know the history of the benefit.

But the VSF was negotiated twice, by two previous Mayors, contrary to the current one's general claim that Albany is constantly saddling the city with onerous costs because legislators are in bed with the unions. The first time around, the Police and Fire Pension Funds got the right to invest in the stock market in return for granting the benefit; the second time, the unions took a reduced salary scale for their new members in return for a benefit that jumped from \$1,700 to \$2,500 a year and then slowly rose to the current \$12,000 level. In the late 1990s, as the stock market boomed, it was estimated the city was \$4 billion better off as a result of the second deal. As the Mayor seeks to legally mug uniformed retirees, it is notable that he hasn't asked to roll back the clock by ending the Police and Fire Pension Funds' stock-market investments.

What he is seeking is outrageous, and state legislators should react accordingly.

Telephone numbers to keep Handy

Your Broward Board

Alan Berkowitz, President 954-816-8163
 Mike Borrelli, V. President 954-574-0365
 Warren Ostrofsky, Sec. 954-651-2004
 Frank J. Orefice, Treas. 954-977-3880
 Thomas Puglisi, Sgt. AA 954-341-4095
 Martin Finkelstein, Dir. 954-234-0042
 William Gallagher, Dir 954-977-0616
 Tim Kennedy, Dir. 954-263-0798
 Dennis Lydting, Dir 954-973-3083
 Christine McIntyre, Dir. 561-477-9604
 Frank Tooley, Dir. 954-972-5983
 Rick Braswell, Chaplain 954-321-4111
 Rabbi J. Kaplan, Chaplain 954-346-5030
 Dr. John Halpern, Surgeon 954-553-1065
 Joe Scimeca, Honor Guard 954-340-7967
 Lou Weiser, Pensions 954-718-9739

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
 Bill Bett** 1990
 Paul Levy** 1990/91
 Frank Tooley 1993/94
 Richard Lapp 1997/98
 Robert Izzo 1999/00
 Alan Berkowitz 2001/08
 Louis Weiser 2009/10
 Alan Berkowitz 2011/

****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
 PBA Brwd Satellite 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

Health Insurance & Eyeglasses
 GHI 1-800-358-5500
 Empire Blue Cross 1-800-433-9592
 Davis Vision 1-800-999-5431

WEB SITES

www.broward10-13club.com
 Medicare www.medicare.gov
 Veterans Admin www.va.gov
 Social Security www.ssa.gov

Taps for departed members

Remember 911 and those who gave their Lives for their country

10-13



Cut Benefits, Lose Talent

With all the talk of budget cuts at the state and city levels, we are hearing the usual rants from politicians and leaders in the private sector about civil servants taking a disproportionately large share of the budgets, especially in health insurance and pensions.

Many of those who think like Mayor Michael Bloomberg would like to reduce pensions and extend the age for pensions to 64, eviscerate health benefits, take away vacation days, etc., etc. If these steps are taken, the quality of civil service, especially the essential services, will be drastically reduced. The city and state will pay a heavy price, and short-term savings in dollars will mean little when the cost in lost services will have a crippling effect on our quality of life. Remember that the corruption and abuses of Wall Street had a devastating effect on our city and state pension money, and we civil servants should not be asked to join the bailout of Wall Street.

Why do these "brilliant" critics of city and state workers think that talented, dedicated people are willing to take civil-service jobs when they could be successful at higher-paying jobs in the private sector? Besides wanting to help people, the security and benefits that go with civil-service jobs allow these dedicated workers to provide for their families while serving the public in important ways. They are willing to sacrifice financially, but they will not be willing to do this important work and barely survive, paycheck to paycheck. So I say, Governor Cuomo and Mayor Bloomberg, go ahead and balance the budgets, but just remember who does the important work in this state and this city. It's not the chiefs; it's the Indians, and in case you forgot, we civil servants are the Indians.

MICHAEL J. GORMAN *Editor's note: The writer is a retired NYPD Lieutenant and an attorney*



Center for Dermatology

Peter M. Wallach, MD. * Shari F. Topper, MD.
Jodi A. Fiedler MD. * Ricardo Mejia MD.
Diplomats, American Board of Dermatology

1480 N. University Drive, Coral Springs Fl 33071
(954) 753-1030 Fax (954) 753-1115
1379 Lyons Road,
Coconut Creek, Fl. 33063(954) 975-4010

GENERAL DENTISTRY

We Accept PBA payments in full

Arthur L. Kaminsky D.D.S.
997 Rock Island Road N. Lauderdale fl. 33068

**NYU Graduate
31 years experience



*Telephone
(954) 722-1522*

We care

We care

Broward 10-13 Club

Meeting dates for 2011

<u>Apr.5th</u>	<u>Sept.6th</u>
<u>May 3rd</u>	<u>Oct. 4th</u>
<u>June 7th</u>	<u>Nov. 1st</u>
<u>July No Meeting</u>	<u>Dec. 6th</u>

Aug. No Meeting

All times are at 7:00 PM

Tax Preparation

Electronic Filing Services

Karen E. Martin, EA
ENROLLED AGENT - NOTARY

3165 Holiday Springs Blvd.#22
Margate, FL 33063

Home# 954-346-7518
Cell# 954-328-8237
Fax# 954-344-0273
E Mail: KEMartinEA@aol.com

IRS Problems?

Haven't filed in years?

---Get Peace of Mind---

**with an
ENROLLED AGENT**

Daughter of a 10-13 Member

THEODORE E. DEUTCH
19th DISTRICT, FLORIDA

COMMITTEE ON FOREIGN AFFAIRS

COMMITTEE ON THE
JUDICIARY



Congress of the United States
House of Representatives
Washington, DC 20515

WASHINGTON OFFICE
2241 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
(202) 225-3001

DISTRICT OFFICES:
2500 NORTH MILITARY TRAIL
BOCA RATON, FL 33431
(561) 988-6307

9431 LAKE WORTH ROAD
LAKE WORTH, FL 33467
(561) 732-4000

MARGATE CITY HALL
5750 MARGATE BLVD.
MARGATE, FL 33063
(954) 972-8454

TAMARAC CITY HALL
7525 NW 88TH AVENUE
TAMARAC, FL 33321
(954) 587-3990

January 18, 2011

Mr. Louis Weiser
7765 Yardley Drive
Tamarac, FL 33321

Dear Lou,

Congratulations and best wishes on being honored as "Man of the Century" by the 10-13 Club of Broward County at their 30th Annual Installation Dinner Dance on January 16, 2011. It was a pleasure to see you at the event and learn of your many accomplishments.

Lou, you have been an inspiration to the many members of the 10-13 Club. Thank you for your years of dedicated service and commitment to our community. I look forward to working with you and the 10-13 Club in the future.

It is an honor to represent you in the United States Congress. Please feel free to contact me if you should have any questions or concerns I may assist you with the future.

Very truly yours,

Ted Deutch
Member of Congress

TD/tb

Fund Loans a Bad Deal For Cops, Firefighters

JOEL FRANK



In my view, members of the New York City Police and Fire Pension Funds should not borrow money from their respective retirement systems. Such loans generate a reduced personal Annuity Savings Fund (ASF) account balance at retirement.

This is so even when all loans are paid back prior to retirement. A reduced ASF account balance is guaranteed because the loan amount is simply a withdrawal from your ASF account balance. This loan/withdrawal must be paid back via payroll deduction. Result: A smaller account balance is earning 8.25-percent interest, while the loan is paid back at 4.0-percent interest. This is a bad deal.

The consequences of taking out loans are:

- 1) Reduced death benefit (in-service) due to a lower ASF account balance.
- 2) Reduced retirement allowance due to a lower ASF account balance.
- 3) Reduced final loan/distribution amount due to a lower ASF account balance.
- 4) Reduced final loan/distribution amount eligible to be rolled over to an IRA or another qualified plan due to a lower ASF account balance.

- All of the above applies, with equal vigor, to the taking out of loans from pre-tax retirement savings accounts under sections 457(b), 401(k) and 403(b) of the Internal Revenue Code.

- All of the above does not apply to the taking out of loans from the Teachers' Retirement System of the City of New York, the New York City Employees' Retirement System and the Board of Education Retirement System. This is so because when a member of one of these three retirement systems takes out a loan, the member's ASF account balance is not reduced by the loan amount. The full account balance continues to earn the statutory rate of interest. The amount borrowed comes from the retirement system's investment holdings. This is a great way to borrow—provided you pay the loan off prior to retirement. The ASF account balance is simply used as collateral should the member die, prior to retirement, with an outstanding loan balance or should there be an unpaid loan balance upon retirement that the member elects not to pay off. All of the benefits of a fully funded ASF account are preserved, provided all outstanding loans are paid off prior to an in-service death and/or prior to retirement. It seems to me that the cops and firefighters of this city should demand parity with members of the other three city retirement systems.

At retirement, members of the five city retirement systems have an important decision to make: Should they annuitize their entire ASF account balance or effectuate a final loan distribution? If they annuitize their entire ASF account balance, they will be increasing their lifetime retirement allowance. If they take a final loan distribution, they will be entitled to receive 75 percent (90 percent for police and fire) of their ASF balance in a lump sum. In return, their lifetime retirement allowance will be proportionately reduced.

If they choose to take out the lump sum, income tax is due on the taxable portion of the distribution. The participant is free to use the after-tax portion of the distribution in any way desired. One may, however, defer (delay) the payment of the tax by rolling over the taxable portion of the lump-sum distribution to an IRA or other qualified plan. The best way to roll over the taxable portion of the final loan distribution amount is to furnish your retirement system with the name, address and account number of the IRA or other qualified plan account you wish to invest with. The law mandates that your retirement system honor your request and make the check, representing the taxable distribution, payable to the IRA or other qualified plan and mail the check directly to them. This is called the Direct Rollover Method and should be used when you desire to preserve the pre-tax status of the funds. It is a seamless transaction and quite simple to execute.

The inferior/complicated way to roll over the taxable portion of the final loan distribution is to request that your retirement system make the check payable to you and mail it to you. This is the 60-Day Method of preserving the pre-tax status of the funds. As with the Direct Rollover method, the law mandates that your retirement system honor your request to use the 60-Day Method. The 60-Day Method, however, mandates that the retirement system withhold 20 percent of the taxable amount for income tax and send you only 80 percent of the taxable amount. Example: The taxable portion of the distribution is \$100,000. You will receive a check for \$80,000 because the law requires the retirement system to withhold 20 percent, or \$20,000, for income tax. You will then have 60 days from the day you receive the check to roll over \$100,000 to an IRA or other qualified plan. This requires you to raise \$20,000 from other sources.

While the law allows you to use the 60-Day Method to roll over the taxable portion of the distribution to an IRA or other qualified plan, I advise you not to use this method. You should only request that the check be made payable to you if you are sure you do not want to roll over the taxable funds. If you are sure you want to roll over the taxable funds, use the Direct Rollover Method.

Having said all that, the Police and Fire Pension Funds of the City of New York do not handle taxable distributions the way the law mandates. They never have. These two retirement systems simply make the taxable \$100,000 check payable to the individual and mail it to him/her. They advise the recipient that he/she has 60 days from the day their distribution is received to roll over the money to an IRA or other qualified plan and if they do not roll over the funds the \$100,000 is subject to income tax. They do not offer, as the law mandates, the Direct Rollover Method nor do they withhold 20 percent for income tax, as the law mandates, when the check is made payable and mailed to the individual. This flagrant violation of the rollover law is deplorable.

Your Social Security

David Brown



Question: I don't have direct deposit yet so I still get a check in the mail. What do I do if I did not receive my Social Security check?

Answer: If you still are receiving checks by mail, please wait until three days after the date you normally receive your payment before calling. If you still have not received your payment by then, contact us at 1-800-772-1213. Please consider direct deposit for future payments because you will never have to worry about late or missing payments. Learn more at

<https://www.socialsecurity.gov/deposit>.

Question: How do I request proof of my benefit amount?

Answer: You can use your SSA-1099 form as proof of your income if you receive Social Security benefits, or you can use the annual cost-of-living adjustment notice as verification of your current benefits. You also can make an online request for a Proof of Income Letter at <https://secure.ssa.gov/apps6z/BEVE/main.html>, or you may call Social Security's toll-free number, 1-800-772-1213. People who are deaf or hard-of-hearing may call our toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. on Monday through Friday.

RETIREMENT

Question: I began collecting Social Security retirement benefits at age 62, but also continued working. Now I am full retirement age. Do I need to report my earnings to Social Security?

Answer: No. When you reach full retirement age, you no longer need to report your earnings to Social Security. You do, however, need to report earnings for those months in the calendar year before the month you reach full retirement age. For example, if you reach it in May, you would need to report your earnings total for the four earlier months.

If you are under full retirement age when you start getting your Social Security payments, \$1 in benefits will be deducted for each \$2 you earn above the annual limit.

For 2010 and 2011, that limit is \$14,160. In the calendar year you attain full retirement age, \$1 in benefits will be deducted for each \$3 you earn above a higher annual limit up to the month of full retirement age attainment. For 2010 and 2011, that limit is \$37,680. Learn your full retirement age by consulting the chart at <https://www.socialsecurity.gov/retire2/agereduction.htm>.

Question: I'm retired and I get a monthly withdrawal from an IRA. I plan to apply for Social Security benefits. Will the money from my IRA be considered earnings that could reduce my monthly benefits?

Answer: No. Non-work income such as pensions, annuities, investment income, interest, capital gains, and other government benefits are not counted and will not affect your Social Security benefits. For more information, we suggest the following publications: *Retirement Benefits* (Publication No. 05-10035) and *How Work Affects Your Benefits* (Publication No.05-10069). You can find both online at <https://www.socialsecurity.gov>.

SUPPLEMENTAL SECURITY INCOME

Question: Can my children receive dependent's benefits because I am on Supplemental Security Income (SSI)?

Answer: No. SSI benefits are based on the needs of the individual and are paid only to the qualifying person. You can learn more about SSI by reading the online publication Supplemental Security Income (SSI) at <https://www.socialsecurity.gov/pubs/11000.html>.

Question: Are Supplemental Security Income (SSI) benefits taxable?

Answer: No. SSI payments are not taxable. You will not receive an annual form SSA-1099. You can learn more about SSI by reading the online publication *Supplemental Security Income* (SSI) at <https://www.socialsecurity.gov/pubs/11000.html>

DISABILITY

Question: I need help. My husband was diagnosed with early-onset Alzheimer's disease. We need Social Security disability benefits. What should we do?

Answer: You should apply for disability benefits. You can complete an application for Social Security benefits online at <https://www.socialsecurity.gov/applyfordisability>. Then, fill out an Adult Disability Report, which you also can find online. The disability application is a claim for benefits, while the disability report provides us with information about your husband's current impairment. You should be able to complete these on your own, but you can call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778) to set up an appointment to help you complete the application in person or over the phone.

Early-onset Alzheimer's falls under the purview of *Compassionate Allowances*. This means Social Security will be able to expedite the processing of your husband's disability claim. Claims involving Compassionate Allowances conditions can be processed in a matter of days rather than the months and years other disability decisions sometimes can take. For a list of *Compassionate Allowances* conditions, see

<https://www.socialsecurity.gov/compassionateallowances>.

Question: My neighbor is blind and receives Social Security benefits. Are there other ways for her to get letters from Social Security?

Answer: Yes. Social Security offers a number of services and products specifically designed for people who are blind or visually impaired. Below are a couple of them.

Special Notice Option: If you are blind or visually impaired, you can choose to receive notices and other information from Social Security in special ways that may be more convenient for you. To find out more about this service, please go to our web page.

If You Are Blind Or Visually Impaired-Your Choices For Receiving Information from Social Security at <https://www.socialsecurity.gov/notices>. In addition, if you have a question about a Social Security notice you receive, you may call our toll-free number, 1-800-772-1213, from 7 a.m. to 7 p.m. Monday through Friday, or call or visit your local Social Security office and ask us to read it to you.

Public Information Materials: Many of our publications, such as brochures and fact sheets, are available in Braille, audio cassette tapes, compact discs, or in enlarged print.

Our publication *If You Are Blind Or Have Low Vision-How We Can Help* and other publications in alternative formats can be obtained by calling toll free, 1-800-772-1213, Monday through Friday, 7 a.m. to 7 p.m. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778.

For more information on obtaining public information materials for people who are blind or visually impaired, see our page *Public Information Materials in Alternative Media* at <https://www.socialsecurity.gov/pubs/alt-pubs.html>.

MEDICARE

Question: If I call Social Security's toll-free number, can a Social Security representative take my application for Extra Help over the phone?

Answer: For the fastest service, apply online at <https://www.socialsecurity.gov/prescriptionhelp>. However, if you call Social Security at 1-800-772-1213 and an interviewer is available, he or she may be able to take your application over the phone.

If an interviewer is not immediately available, we can schedule a telephone appointment for you. Learn more about Social Security by visiting our website at <https://www.socialsecurity.gov>, or call us at 1-800-772-1213 (TTY 1-800-325-0778).

For more information about the Medicare prescription drug program, visit <https://www.Medicare.gov> or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Mr. Brown is District Manager of the Social Security Administration's Downtown New York Office.



Distracted Driving is Dangerous

A Message from Sheriff Al Lamberti

Dear Residents and Business Owners:

There is no doubt that the improvement of technology in today's society has greatly benefited law enforcement and our society as a whole. However, improvements in technology have led to a new threat on our roadways – distracted driving.

Dialing numbers on cell phones or typing text messages requires attention that should be paid to the task of driving. There are three main types of distraction: visual (taking your eyes off the road), manual (taking your hands off the wheel) and cognitive (taking your mind off what you are doing).

While all distractions can endanger drivers' and fellow motorists' safety, texting while driving is the most alarming because it involves all three types of distraction. Shockingly, statistics show that texting while driving is just as dangerous as operating a motor vehicle after four alcoholic beverages. According to the National Highway Traffic Safety Administration (NHTSA), it is estimated that nearly 6,000 people were killed on our nation's roadways last year and more than 440,000 were injured as a result of distracted driving.

These statistics are staggering and in response the Broward Sheriff's Office, State Representatives, the Florida Sheriffs Association and local business leaders are working together to support an initiative before the Florida Legislature to institute a law that prohibits the operation of a motor vehicle while using a wireless communications device.

The law, also known as the "Florida Ban on Texting while Driving Law", will improve roadway safety for motor vehicle operators, passengers, bicyclists, pedestrians and all other roadway users. It will also provide law enforcement with the tools necessary to enforce and curb this disturbing roadway hazard.

To date, 36 states have enacted legislation banning the use of wireless communication devices while driving – I am hopeful that the great State of Florida will be the 37th!

The Broward Sheriff's Office has also launched a large-scale public safety campaign to remind motorists of the dangers of texting while driving. Through our 30-second public safety message featured on local cable channels, our STOP texting magnets distributed throughout the community, and our prevention messages posted on busses rolling across Broward County, we are getting the word out that this dangerous trend must come to an end.

Continue from previous page

It is clear that the dangers of texting while driving are serious. A life is more precious than taking a call or responding to a text message.

It is imperative that we put the safety of others above our own need to access technology.

The men and women of the Broward Sheriff's Office are committed to keeping you and your family safe. If you find yourself reaching for your cell phone while driving, take a second to think about the dangers you are putting yourself and others in before you pick up the phone. Ask yourself, is it really worth it?

Stay safe!

Sheriff Al Lamberti

Upcoming Events

Prescription Drug Take Back

All Points Bulletin Radio Show

You can listen to the All Points Bulletin Radio Show with Sheriff Al Lamberti every Sunday from 2:00-3:00 p.m. on WWNN 1470 AM radio or online at www.wwnnradio.com.

For more information about our upcoming events, you can visit our website, www.sheriff.org or call 954.831.8902.

[The Broward 10-13 Club wishes to send their condolences to the following members:](#)

To Tom & Pat Puglisi and the entire family for the loss of Tommy's father, Charles Puglisi, who passed away on February 5th 2011. For the past few months Tommy has been up in New York tending to the needs of his father. Services were held in Queens NY.

To Joseph Maimone and his family for the loss of his wife, Shelley who passed away on January 28th Shelley (Roshel) was the love of his life and she will be missed by all. The family conducted a private Shiva, and services were conducted at The Star of David on January 31, 2011.

Mayor Bloomberg brushes off 'liar' charges by unions, stands firmly against \$12G 'bonuses'

BY Jonathan Lemire — February, 2011 'The New York Daily News'

Mayor Bloomberg Friday shrugged off union attacks calling him a "liar" in the increasingly ugly fight over pension benefits.

The heated rhetoric over the \$12,000 payout given to retired cops and firefighters every December reached new heights this week when union leaders stood on City Hall steps and denounced the mayor.

Bloomberg did not hit back and even conceded he does "understand the unions are upset" - but he also refused to back down.

"What we said was the truth," Bloomberg said on his radio show. "The reforms that we're talking about are fair, and they protect pensions and the taxpayers."

The **\$12,000 payout**, which Bloomberg has dismissed as a "Christmas bonus," is **not** constitutionally protected and can be overturned by the state Legislature.

Hizzoner has repeatedly appealed to Albany to scrap it, claiming the cash-strapped city would need to lay off teachers in order to keep paying for the benefit. That charge has inflamed the unions.

"The mayor has unfairly categorized it," said Al Hagan, president of the Uniformed Fire Officers Association. "I understand why he's trying to sway public opinion - he doesn't have the facts on his side, so he has to distort them."

More than 30,000 retired cops and firefighters receive the payout, which was established in 1968 when the unions gave the city tens of millions of dollars to invest in the stock market.

Hagan vowed his union would support the other rank-and-file labor groups and lobby state legislators to defend the payouts.

"We have the legal and moral high ground on this issue," said Hagan. "We feel that City Hall is not being honorable."

Union Leaders Insist They're Not Bending In Fight Over VSF

By MARK TOOR The Chief



The Daily News reported Feb. 11 that two police-union leaders said they're willing to negotiate ending Variable Supplements Fund payments for officers hired in the future, but the pair, Michael J. Palladino of the Detectives Endowment Association and Thomas R. Sullivan of the Lieutenants Benevolent Association, said that characterization goes a little too far.



Mr. Sullivan said in an interview with THE CHIEF-LEADER that he and Mr. Palladino were reaching out to state legislators and newspapers in the face of Mayor Bloomberg's push to terminate the VSF and the \$12,000-a-year payments it provides for current and retired officers and firefighters.

The goal, he said, is to educate people about the history of the VSF, which originated from union investment funds, and other compensation-related issues.

"We figured we had to go to the tabloids," Mr. Sullivan said in an interview. "They were killing us every day in their editorials and creating panic among the retirees." The Daily News writers, he said, "were very concerned about the VSF. They take the Mayor's position on it."

When they asked him whether he would negotiate VSF payments for new members, he said, "My response was we feel this is a benefit protected by the State Constitution," which prohibits diminishing benefits for public employees.

To Mr. Bloomberg's contention that VSF payments are a "bonus" to pensions, he said that the state Court of Appeals had ruled that the VSF was indeed a pension benefit, using the "if it looks like a duck and talks like a duck" standard.

At that point, he said, the writers asked Mr. Palladino about negotiations. The Detectives leader said he was answering a hypothetical question. “My position is that the defined benefit for current retirees and current active employees is sacrosanct,” he said in an interview with this newspaper.

The DEA contract does not expire until March of 2012. The LBA contract expires this October. “It’s not an area we should have to negotiate,” Mr. Sullivan said. “We feel it’s guaranteed.”

He pointed out that the unions had been forced to accept concessions under the Tier 3 retirement plan, which covers Police Officers hired since July of 2009. In addition to retirement after 22 years of service instead of 20, he said, Tier 3 provides cuts in benefits to disabled officers, other retirees and survivors of those killed in the line of duty.

Survivors of slain officers covered by Tier 2 get a pension for life, while those covered by Tier 3 get only a cash payment covering three years of salary.

Disabled retirees with fewer than 20 years on the job get a 44-percent pension under Tier 3 rather than the 75 percent given those under Tier 2. Social Security payments are deducted from all Tier 3 pensions, including those for disabled officers, he said.

“We are absolutely opposed to any additional attempt to change police officers’ pension benefits,” he said in a statement. “All police officers hired since 2009 have been forced into the Tier 3 pension level and are now required to work longer in order to be eligible for retirement.

That change puts the NYPD at a competitive disadvantage when seeking new recruits because the 20-year pension is a national standard for law enforcement.

We will vehemently fight any effort to further diminish police pension benefits, including the Variable Supplement, for past, present and future police officers.”



FICTION VS FACT

**Mayor Bloomberg's Attacks Misrepresent the Truth About the Police & Fire
Variable Supplement Fund Retirement Benefit**

FICTION

- The VSF/Defined Benefit is a "Christmas Bonus" doled out to police officers and firefighters by generous and reckless mayors.
- This benefit was the brainstorm of unions, who somehow finagled the City to get undeserved handouts.
- The City LOSES money paying the benefit to retired police officers and firefighters.
- The Police and Fire unions contribute nothing to the City during this fiscal crisis.
- The VSF benefit will strip teachers from the classrooms.
- The City is spending too much money on police and fire pensions.

FACT

- Five mayors, dating back to John Lindsay, Ed Koch, David Dinkins, Rudolph Giuliani, and *even* Mike Bloomberg have agreed to this benefit through years of collective bargaining and legislative agreements.
- The benefit was created at the insistence of the City of New York, which wanted the NYPD's and FDNY's pension funds to bail the City out of financial distress and makes windfalls for the City.
- The City has raked in more than \$4-billion since creating the Fund, and has saved hundreds of millions of dollars more from substantial contractual concessions that the City still enjoys today.
- Police and Fire unions have assisted the City in saving hundreds of millions of dollars each year through negotiated health care modifications.
- The VSF is a Defined Benefit that was collectively bargained and paid for and is not linked to paying other public employee salaries.
- The City has wasted billions of dollars on private contracting and failed projects like CityTime.

The Mayor has one fact right: New York is America's Safest City.

It is the present and retired members of our unions that made it that way!

Michael Palladino, President
Detectives Endowment Association

Ed Mullins, President
Sergeants Benevolent Association

Thomas Sullivan, President
Lieutenants Benevolent Association

Roy Richter, President
Captains Endowment Association

Alexander Hagan, President
Uniformed Fire Officers Association

Paid for by the Police-Fire Superior Officers' Alliance

FIX PENSIONS OR WE ALL LOSE

By PETER VALLONE JR NY Post



Mayor Bloomberg's call for reform to address the city's runaway pension costs is powerful and exactly what we need.

The growth in pension costs is stark. The city's annual contribution to the five pension funds has ballooned from \$1.5 billion in 2001 to nearly \$7 billion this fiscal year -- a rise of an average of 18 percent a year.

As the mayor noted in his State of the City speech, if the subway fare had gone up that much, we'd all be paying \$7.05 -- and looking at a fare hike to \$8.39 next year.

This cost explosion has been a major reason why we have been forced to enact painful budget cuts -- with the toughest ones yet to come. Simply put, this can't continue, especially in these tough economic times. We can't allow pensions to eat up an ever-larger chunk of the budget. In politics, it's extremely difficult to make necessary decisions when most of the benefits are realized after we all leave office. But with a new governor who understands the need for reform, the time to act is now.

Of course, we owe the brave men and women who keep New York safe and running, and who educate our children, a secure retirement. But to protect pension benefits, we have to protect the city's ability to pay them.

If we fail to enact reforms, we'll have far less money to invest in economic development and the critical services that keep New York City strong, including public safety. By fighting for pension reform now, we are fighting to protect not only pension benefits for all retirees, but also the city's long-term economic health.

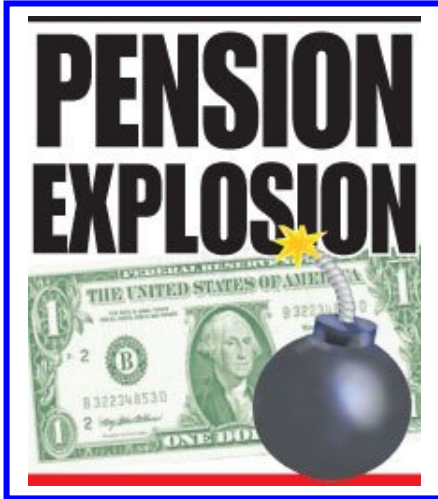
The mayor is also absolutely right in calling on Albany to allow us to manage our own finances and control our own destiny, as he pushes to recover the city's authority to negotiate pension benefits directly with unions.

That authority was lost in the 1970s, when the city was facing bankruptcy and the state stepped in to rescue it. Now the shoe is on the other foot: The city has been responsibly managing its budget for years, while Albany has been a mess.

We fought our first war over "taxation without representation," yet we allow Albany to mandate costs to city taxpayers that Albany refuses to pay for. At a minimum, we should be able to negotiate on our own behalf.

Passing pension reform in Albany won't be easy, but Gov. Cuomo has been a leader on this issue. And strong leadership -- like the kind [Mayor Bloomberg](#) is showing on these issues -- is what our city and state need, before pensions for all of us disappear.

An Urgent Duty



Mayor Bloomberg seeks to clamp down on pension benefits for municipal employees that he says -- quite rightly -- are drowning the city in red ink. But, for that, he needs Albany's OK.

For sure, the governor has a lot on his plate right now, but he also needs to lead the way on pension reform -- New York City needs it.

As Bloomberg noted last month, pension costs are gobbling up an ever-larger share of the budget. Next year, they're set to eat through some \$8.3 billion -- up from just \$1.5 billion in 2001.

That's a mind-numbing *453 percent* rise. And it leaves less money every year for schools, public safety and other core needs. We certainly can't afford pension costs on that level," Bloomberg said. He vowed to make reform his "No. 1 priority in Albany." Expect him to press his case Monday when he testifies in Albany.

Bloomberg wants new rules -- such as:

- * Ending the use of overtime to pad pensions in the final years of employment.
- * Bumping up the retirement age to 65. * Asking employees to kick in more.

And he also wants to restore the city's right to negotiate pension changes with the unions. Right now, that power resides solely in Albany. These are vital steps. But the savings they spur won't throw off much cash for years -- because they will only apply to new hires.

That's why Bloomberg also wants a change that can pay off next year: an end to the \$12,000 tax-free annual bonus for retired cops and firefighters. That would make hundreds of millions of dollars available for the 2012 budget. The city needs quick action on that.

True, Cuomo is sympathetic: "There is no doubt we need pension reforms," he said yesterday. "The cost of pensions is exploding." He's promising a "comprehensive" reform package. This is terrific. Alas, he plans to hold off on that until his budget passes. And that's a shame, because it makes pension reform far less likely. Again, the city needs relief -- *now*.

Fact is, Cuomo's admirable budget -- which trims spending 2.7 percent overall -- makes relief from Albany's rules all the more urgent. It cuts \$660 million in aid to the city, worsening City Hall's own fiscal knot by nearly \$2 billion, the mayor's aides say. Bloomberg & Co. need the flexibility to mitigate that.

Indeed, the governor's plan simply won't work if Albany doesn't ease state mandates that cost the city, and other localities, huge sums each year. They are many and varied, but none is as expensive as New York's lush public-employee pensions.

Cuomo clearly intends to be a transformative governor -- and comprehensive pension reform would go a long way toward achieving that goal. But speed matters.

Mayor Backs Off Bid To Strip Retirees of VSF

By MARK TOOR The Chief |



Mayor Bloomberg softened his position on the Variable Supplements Fund when he announced his budget Feb. 17, saying he would like to take the annual payments only from cops and firefighters who do not yet have the 20 years' service needed to receive the benefit after previously threatening current retirees.

He returned to a position he first took during his Jan. 19 State of the City speech; two weeks later he proposed stripping the benefit from retirees as well, which he said would save the city \$1 billion a year.



"It's not that we found any money," he said when a reporter asked why he had backed away from taking the benefit, which he has repeatedly called a Christmas bonus, from retirees, cutting the city's potential savings to \$200 million.

"What I wanted to do was put into the budget things we can get now. If you had to make an either/or decision, I would have preferred larger."

Asked whether he had received signals from Albany that legislators wouldn't strip the benefit from retirees already collecting it, the Mayor replied, "I don't take any signals...Albany has come to the point, I hope, where they realize you can't just keep kicking the can down the road."

The unions, which have vociferously opposed the Mayor's efforts to cut off the benefit as a money-saving move, and a week earlier accused him of lying about the VSF's negotiating history while trying to "steal" it from their members, indicated in response that they would like to kick Mr. Bloomberg down the road.

"The VSF agreement was forged in good faith and is a legally binding agreement that the Mayor cannot change without the approval and support of the affected unions," said Patrick J. Lynch, president of the Police Officers union.

Continued from previous page

“The Patrolmen’s Benevolent Association has no intention of giving up a benefit for our retirees, future retirees and future hires that was bought and paid for with our pension funds.”

That sentiment was echoed by Uniformed Firefighters Association President Steve Cassidy, who a day after the budget presentation began a newspaper ad campaign in tandem with Mr. Lynch labeled “Bloomberg’s Lies” that depicted the Mayor as Pinocchio for what they claim are his misrepresentations about the VSF. (A separate ad dubbed “Fiction vs. Fact” was run by the union leaders representing superior officers in the Police and Fire Departments.)

‘It’s Supposed to Be Forever’

Asked whether he thought Mr. Bloomberg’s backpedaling on his VSF goals was prompted by their previous criticisms, Mr. Cassidy said, “I think that’s clear. He’s going in the right direction. But when we cut the deal in 1988 it was supposed to be forever, and I believe and Pat Lynch believes that it applies not only to people on the job now but future hires.”

‘Obligation to Protect All’

“We have an obligation to protect the benefits for all of our active and retired members,” said Thomas R. Sullivan, president of the Lieutenants Benevolent Association.

It would not be fair to differentiate between officers with 20 years’ service, who would qualify for the VSF under Mr. Bloomberg’s new plan, and those with 19 years, who would not, Mr. Sullivan said. He said both veterans were hired with the promise that the VSF would be there for them when they retired. “The unions have to oppose even this” new proposal, he said.

The VSF comes from pension-fund-generated stock profits that were turned over to the city years ago in exchange for a defined benefit, now \$12,000. Mr. Bloomberg contends it costs taxpayers \$1 billion a year; the PBA says taxpayers have not contributed to the funds since 1995.

Captains: Let’s Negotiate

“I look forward to negotiating wages, benefits and pensions with the city,” said Roy Richter, president of the Captains’ Endowment Association. “That’s not to say this is acceptable. But the city has been looking to make unilateral, draconian changes to wages, benefits and pensions, and this need to be discussed under collective bargaining.”

He criticized the Tier 3 pension plan, which was imposed on new cops and firefighters by former Gov. David Paterson without negotiation when he vetoed a bill to extend Tier 2 coverage. “We need to go to the table” on further changes, he said.

General & Cosmetic Dentistry

STEVEN G. MAUTNER, D.D.S. PA

All PBA Plans Accepted



5609 N.W. 29th Street
Margate, Fl. 33063

Telephone
(954) 978-8866



BRUCE MYERS, MD FACS

Diseases and Surgery of the Eye
Plastic & Reconstructive

We Specialize in:

- Complete Eye Exams
- Glaucoma Testing
- Cataract Surgery



Special Price for 10-13 Club Members on Restor and Crystalens Implants \$1800 per eye.

561-391-9661

2900 N. Military Trail, #247
Twin Lakes Plaza
Boca Raton, Fl 33431



GENTLE FAMILY DENTISTRY



SAYS

Put a stop to the high
Cost of dental care

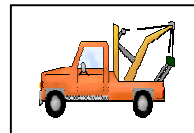
Most services
Covered in part
Or in full by

PBA plan

Dr. Steven M. Gilson
10167 W. Sunrise Blvd.
Plantation, Fl. 33322
Suite 101
(954) 424-4600

- *Evening hours available
- *24 hour emergency
- *All phases of general Dentistry available

PERSONALIZED GENTLE CARE AT FEES
TO MAKE YOU SMILE



JoJo * Tony * Joey
Mia

UNIVERSITY

Auto Repair

Complete Automotive Repair * family owned
And operated
4917 N. University Drive, Lauderhill Florida 33351

PERRY GIORDANELLI, BC-HIS, A.C.A.

Board Certified in Hearing Instrument Sciences
American Conference of Audioprostholgy

ALAN WEISS HEARING AIDS
COLONY SPRINGS BUILDING
8333 WEST McNAB ROAD
SUITE 128 • TAMARAC, FL 33321
TEL 954-748-1508 • FAX 954-720-5153
www.alanweisshearingaids.com

**NEIL A. SCHULTZ, M.D., F.A.C.S.
P.A.**

*DIPLOMAT, AMERICAN BOARD OF INTERNAL MEDICINE
CARDIOLOGY AND INTERNAL MEDICINE*

G.H.I. PARTICIPANT

Family Health Center (954) 973-4555
2825 N. State Road 7, suite 200
Margate, Florida, 33063 Fax (954) 970-7908
Hours by Appointment



Wanda Peragine
REALTOR
Rmls



Tenace Realty, Inc.
1835 University Drive
Coral Springs, FL 33071



Cellular (954) 439-4930
Fax (954) 755-0564
E-Mail: wperaginerealtor@aol.com
Website: www.C21Tenace.com
Each office independently owner & Operated

Phil Patlis

Managing Director

*Mutual Funds

*CDs *Call or Visit - Free Review*

*Bonds 7000 W. Palmetto Park Rd

*Stocks Boca Raton Florida 33433

Annuities – Pension – IRA Accounts



25 Years
Experience

LF Financial

(561) 577-0898

*Trusts – IRA's

*Retirement – 401K

*Estate Settlement

*TAX FREE Bonds

Every problem is an opportunity - it's never too late to start on a correct solution

Let's just review your holdings - There may be a better safe way

Call today for free evaluation 561-577-0898

We make house calls

Just ask Phil how he can help you



Companions Plus
Home Care Services

954-255-6787
Broward
561-495-4771
Palm Beach

We're the Alternative to a nursing home

Companions Plus takes the worry and concern out of hiring a care giver. Our home health aides provide assistance with the activities of daily living such as:

- Personal Hygiene
- Bathing / Dressing
- Light Housekeeping
- Laundry
- Care at Home or in Facility
- Meal Preparation
- Ambulation
- Medication Reminders
- Transportation
- Interstate Transport

Audrey Berkowitz & Arlene Marder
Owned & Operated by Our Family for You and Your Family

www.CompanionsPlus.com

6600 W. Atlantic Ave, Suite A Delray Beach, FL 33446
10191 W. Sample Rd, #100 Coral Springs, FL 33065

HIPPA Compliant, Licensed & Insured

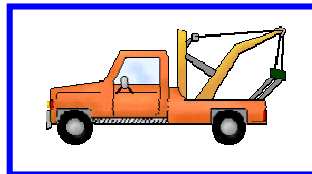
FL Lic. #30211152, #30211285, #299993331, Medwaiver Provider # 68703296



AFFORDABLE QUALITY

Auto Painting & Body Work
Collision***Frame***Painting

1475 SW 1st Way
Deerfield Beach, Florida 33441
(954) 570-9105 * Fax (954) 570 9297



CERTIFIED
Broward County
License # 283

BROWARD 10-13 CLUB
6009 NW 10th Street
Margate, Florida 33063
954-977-3880

NON PROFIT ORGANIZATION
US POSTAGE PAID
Ft. Lauderdale Florida 33310
Permit# 1263

An organization of Retired New York City Police Officers March 2011

Tuesday April 5th, 2011 - 7:00 PM Sharp
Northwest Focal Point Senior Center Tel# 954-973-0300
6009 NW 10th Street Margate Florida 33063



Current Resident



DiNapoli Proposes Bill To Revoke Pensions Of Felonious Officials

By MARK TOOR The Chief

Former State Comptroller Alan G. Hevesi pleaded guilty to accepting bribes in return for investments by the state pension fund, but he keeps his \$105,221 state pension. Former Brooklyn Supreme Court Justice Victor Barron was videotaped accepting \$18,000 in marked bills as a bribe in a personal-injury case over which he presided. He was sent to prison, but kept his \$97,000 state pension.

The current Comptroller, Thomas P. DiNapoli, wants to change that. He proposed a bill last week that would revoke the pension benefits of retired state or local elected officials, officers and appointees who are convicted of or plead guilty to committing a job-related felony. The bill would also elevate official misconduct to a felony, fine the public official twice the amount of money he or she benefited from committing the offense and add between four and 20 years to the official's sentence, depending on the severity of the crime. These punishment provisions apply to all public officials; the pension-revocation provisions apply only to those who are members of the State and Local Retirement System. Mr. DiNapoli promised during the fall election campaign that he would seek to revoke pensions of public officials convicted of crimes.