



FOP Lodge NY 3100 Newsletter "The Call Box" Summer Edition



President's Message

Happy Summer everyone!!!! (even though most of us Floridians don't like the heat of the dog days of summer).

We are not holding our monthly meeting during the summer break (July & August). However your Executive Board and Committees will be working on a few projects for the fall.

September 11th we will attend the Memorial Service in Wellington. We will send out an email with all the information as it gets closer.

Our October event will be our 2nd Annual Golf Outing . Please get your foursomes together and start getting your forms and payments in. It will be here before you know it.

There will be a few R.O.M.E.O's this summer. Our first one will be held on July 7th. Please respond to the emails that are sent out so we can accommodate everyone. Hope to see a few new faces this year.

We maybe putting together one for the West Coast members as well. We will keep you advised.

Our next meeting will be on September 15, 2023. We have received many compliments on our new hot food items that are being served, so we will continue this for September and BEYOND.....

Please enjoy the summer - stay hydrated and cool. Although there are no meetings being held, we are a phone call away should anyone need assistance.

Finally....Please keep checking your emails for other updates and events.

Fraternally,
Joe Berardi
President

Board of Officers

President - Joe Berardi 561-531-2995

1st VP - Paul W Read 561-598-9834

2nd VP / Chaplain Madeline Schaeffer
516-343-2688

Secretary -

Treasurer- Mario Villao 561-632-0965

Sgt.@ Arms - Mike Rowan 561-289-7273

Inner Guard - Jannette La Sota
561-409-7374

Outer Guard - Mike McLoughlin
917-292-5697

Editor - Harvey Feit 561-969-8568

Webmaster- Guy Van Noy 561-320-7040

Past President

Arnie Dansky 561-822-6087

President Emeritus

Stanley Kriegsman 561-703-5846

Coming Events

July 7th at 12:00 PM

Hurricane's Dock Side Grill at 4075 S
State Rd 7 A1, Lake Worth, FL 3344

Sept. 15th Meeting at 7:00 PM

Boynton Beach FOP Hall
1200 Miner Rd., Boynton Beach

Future Meetings at 7:00 PM

At Boynton Beach FOP Hall

1200 Miner Rd., Boynton

Oct. 19th

Nov. 16th

2nd Golf Outing October 6, 2023

The NY3100 Holiday Party for 2023

Thur Dec 14th at Benvenuto's

Editor's Corner

In an effort to make this newsletter more inclusive for all of our members and their Law Enforcement Agencies, we are requesting your assistance. Members that have any information, that you would like to share with our membership, please forward that information to the editor.

Please visit our website at WWW.flfopny3100.com (Click on link) for additional information concerning our lodge.

Summer Edition, 2023



Numerous Sizes and Colors

Shirts And Hats For Sale

Golf Shirts - \$ 25.00

Long Sleeve T Shirts \$ 25.00

Short Sleeve T Shirts \$20.00

Ladies Short Sleeve T Shirts \$ 20.00

Hats - \$ 15.00



State of Florida Fraternal Order of Police

Lodge NY 3100

Box 3100

8927 Hypoluxo Road, Ste. A-4

Lake Worth, FL 33467-5249

e-mail: FLFOPNY3100@gmail.com

WEB: www.flfopny3100.com

MEMBERSHIP APPLICATION

If you would like to join NY Lodge 3100, please complete this form and mail it to the Lodge with the appropriate dues and a copy of your retired law enforcement officer ID from any NY Law Enforcement Agency. The annual dues for retired NY Law Enforcement personnel are \$50.00; New members must pay an initiation of fee \$10 making the new members cost \$60.00 total. Please make your check payable to the FOP LODGE NY 3100 and mail it to the address listed above. Retired NY law enforcement personnel who reside anywhere in the State of Florida are eligible to become members.

Last Name _____ First _____ MI _____

Street address: _____

City: _____ State: _____ Zip _____ - _____

DOB: _____ Last 4 of SS # _____ Email _____

Home Tele _____ Cell _____

Beneficiary's name: _____ Relation _____ Tele No. _____

LAW ENFORCEMENT INFORMATION

Agency Retired From: _____ Command: _____

Rank: _____ Shield # _____ Date Retired: _____

If you are a Retired NY Police Officer working for a Florida Law Enforcement Agency, Name of Agency:

_____ Rank: _____

NON LAW ENFORCEMENT OCCUPATION:

Title: _____ Company: _____ Product or service _____

To the Officers of the Fraternal Order of Police: I, the undersigned, an Active Retired New York law enforcement officer, do hereby make application for Membership in FL FOP Lodge NY 3100. If my membership should be revoked or discontinued for any cause while in good standing, I do hereby agree to return to said Lodge my membership card and any other material bearing the F.O.P. insignia, such as auto emblem, lapel pin, etc.

Signature _____

NYPD INFO When a Member Dies

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

(Hopefully Not Needed For A Long Time)

Too often spouses and families are left in a quandary upon the death of a loved one. Few situations in life are more stressful than when a spouse passes. All too often we have a difficult time focusing on the issues at hand and need guidance to get the deceased affairs in order. The following is a general guide for the widow(er) or the deceased's family regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

I. PREPARATIONS BEFOREHAND

- **GATHER ASSETS** - This doesn't mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information is needed for probate. It's also essential for filing federal and state estate tax returns, if required.
- **REVIEW IRAs** - If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.
- **GET GOOD ADVICE** - and get it now. The money you pay to attorneys and other advisers to resolve issues NOW can be much lower than if you deal with problems AFTER a person's death.
- In case of couples, usually most of the property is held in joint names and the survivor obtains same "by operation of law". However, there may be some items which were held in the name of the deceased only, and in that case it would be necessary to go to Probate Court to transfer ownership of that property, unless listed in a trust.
- **GET ORGANIZED NOW** - When someone dies, one of the big problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know before the death occurs where to find the following documents and information. (This is just a partial list)
 - Will**
 - Living Will**
 - Trusts**
 - Deeds (if any)**
 - Safe-deposit boxes (location of boxes, contents and keys)**
 - Life insurance policies**
 - Funeral and burial instructions**
 - Names and addresses of creditors and debtors**
 - List of assets and where they are located**
 - List of all advisers (attorney, accountant, insurance agent, stockbroker, etc.)**

II. STEPS TO BE TAKEN AFTER DEATH - Notifications to be made:

1. Contact the NYPD Operations Unit located at One Police Plaza at (646) 610-5580,

Also for pall bearers (Funeral Director may do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.

2. NYC Police Pension Fund (either in writing or by telephone)

233 Broadway, 25th Floor

New York, New York 10279

Attention: Retiree Death Benefits Unit

Telephone (212) 693-5607/5919

Contact the appropriate Union for a possible existing life insurance policy and also for

continuation of optional benefits, if qualified.

- **Police Officers - Police Benevolent Association (PBA) at (212) 233-5531**
- **PBA 125 Broad Street, 11th Floor New York, NY 10004**
- **Detectives - Detectives Endowment Association (DEA) at (212) 587-9120**
- **DEA 26 Thomas Street New York, NY 10007**
- **Sergeants - Sergeant's Benevolent Association (SBA) at (212) 431-6555**
- **Lieutenants and above - Superior Officers Council (SOC) at (212) 964-7500**
- **Captains Endowment Association (CEA) (212) 791-8292**

3. Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 22 Cortlandt Street, 12th Floor, New York, NY 10007 (212) 513-0470

Medicare Part B Reimbursement

NYC Health Benefits Program 22 Cortlandt Street, 12th Floor NY, NY 10007

Ask for reimbursement. Being that Medicare reimbursement runs a year

behind,

you get it for 12 months, plus every month the member was alive in the year of death.

4. Contact Social Security: (800) 772-1213 (Funeral Director will usually do this for you)

For spouses, ask about getting spouse's Social Security.

5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

6. If a veteran, notify the Veterans Administration at (800) 827-1000 for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you).

If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.

7. Notify your Church or Temple for announcements and to arrange for funeral.

(Funeral Director will usually do this for you).

Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36

months. New York State in 2001 amended the Administrative Code to continue

Health Care Coverage for Surviving Spouses for Life (Download Information regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though

high, is cheaper than the non group rate.

Call: NYC Employee Benefits (212) 513-0470

8. Variable Supplement (if member receives it)

For every month in year of death you get \$1,000 (does NOT include month of death)

Call Pension Bureau 866-692-7733. When prompted, hit #2, then again when prompted, hit #3. Tell them you're requesting the Variable Supplement.

Mail Death Certificate to NYPD Pension Bureau 1 Police Plaza, ?? Floor New York, NY 10038

THINGS YOU WILL NEED

DEATH CERTIFICATES - Death Certificates are necessary in every step to the successful administration of a decedent's estate. (Usually Funeral will obtain certificates as part of his service at current cost). They are usually needed for:

Pension Bureau

Veterans Administration (if a veteran)

Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy

Court (If probate is needed)

Your State Department of Revenue to obtain non-tax certificate if real property is involved.

Bank accounts held in Trust for another 1 for each account if property held in a Trust

Personal Records

Note: If estate is probated, some of the above will take a Letter Testamentary instead of a Death Certificate.

MARRIAGE CERTIFICATE (With Official Raised Seal):

**Social Security, (not necessary if surviving spouse already receiving benefits)
Veterans Administration, if a veteran.**

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

Motor Vehicle Bureau, if auto is in the deceased's name.

One for each bank account

Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

DISCHARGE PAPERS: DD 214 - (Original needed)

Social Security, if spouse was not already receiving benefits. Remember that service time counts toward qualification. They will Photostat.

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

OTHER THINGS THAT MAY APPLY (usually after burial)

Cancel any leases. (If your parent or loved one rented a home, cancel the lease after clearing out the furnishings)

Inform insurance companies

File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (this is a statement about the life insurance that must be filed with the estate tax return).

Make sure the car insurance company continues to cover the person's car until it's sold or transferred to a beneficiary.

Make sure the homeowners policy continues to provide adequate coverage for the person's things until removed from the home.

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

Have airlines to transfer frequent-flier miles to the primary beneficiary. (Each airline has different policy concerning this issue. Check with carrier about rules)

Consideration should also be given to making pre-death funeral arrangements. This provision, no matter how painful, should be discussed by couples and by parents with their families. Too often, spouse and children spend much too much money on a funeral and do so without really knowing what were the deceased's wishes in this regard (Place of burial, Cremation, etc.)

Consideration should also be given to having a "Family Durable Power of Attorney" (Someone to take over your finances if you become incapacitated or incompetent)

There are no words of comfort at such a difficult time, however, if you have all the necessary information at the ready it will expedite any claim that is pending, make the process run smoothly, and your stress level can be minimized.

Attached is a List of Phone Numbers that you can print out and put with your important papers.

| | |
|------------------------|--------------|
| Operations Desk | 646-610-5580 |
| NYCPD General Info | 646-610-5000 |
| Pension Section | 866-692-7733 |
| I D Card Section | 646-610-5150 |
| Employee Benefits | 212-513-0470 |
| PBA Health & Welfare | 212-349-7560 |
| PBA Caremark Drug Plan | 877-722-7911 |
| PBA Satellite | 954-977-3880 |
| DEA | 212-587-9120 |
| SBA | 212-226-2180 |
| SBA Health & Welfare | 212-431-6555 |
| RSA | 516-564-1861 |
| LBA-SOC | 212-964-7500 |
| GHI | 800-358-5500 |
| Empire Blue Cross | 800-433-9592 |
| Medicare Reimbursement | 212-513-0470 |
| Medicare | 800-633-4227 |
| Social Security | 800-772-1213 |
| Social Security-TTY # | 800-325-0778 |

A bill will soon be passed allowing individuals to carry a concealed weapon or firearm in Florida without a license. However, there are still some restrictions kept in place for your safety.

[House Bill 543](#), the “Permitless Carry” goes into effect on July 1, 2023.

According to the [Fort Myers Police Department](#), only certain individuals qualify to carry without a concealed weapons or firearms license.

Once House Bill 543 goes into effect, you’ll have the option of a permit, but you’ll need to be at least 21 years old and need to carry identification at all times.

“Let me tell people who think that maybe they don’t need a concealed carry permit or think that maybe they shouldn’t get one or don’t want to waste their time and money. I highly, highly recommend that you do get one,” said Aaron Forum, founder of Shoot Center in Cape Coral.

Firearms are still prohibited in certain places. They cannot be carried in areas where a private business or property owner has prohibited them.

Any areas outlined in the Florida Statutes Section 790.6 are also no-firearm zones, including but not limited to:

- Schools
- Colleges or universities
- Bars
- Courthouses
- Government meetings

The new law doesn’t change who can purchase a firearm. The three-day waiting period is also unaffected.

“You really need to understand the laws of where you can and cannot carry, which haven’t changed,” Forum said.

Licensed retailers must still complete the appropriate paperwork and provide the buyer’s information to the Florida Department of Law Enforcement.

“The truth is, a firearm is designed for taking lives,” Forum said. “This is what this tool is designed to do. It can be used for recreation, it can be used for hunting, a number of other things, but it’s the end of the day, it’s under the law, a deadly weapon. If you use your firearm in self defense, you want to have knowledge and education on your side. Bottom line.”



Police Memorial

When a Police Officer is killed, It's not an agency that loses an Officer, it's an entire nation.

51

Line of Duty Deaths
2023

247

Line of Duty Deaths
2022

1,808

Line of Duty Deaths
LAST FIVE YEARS

2,644

Line of Duty Deaths
LAST TEN YEARS

26,324

Line of Duty Deaths
FOR ALL TIME



Remember All of Our Fallen Heroes



FOP3100 Members who passed away During the month of June
Sgt. Anthony Puzzo (Suffolk County PD)
We pray for his soul and may peace & comfort come to his family and friends during this difficult time.

Summer Edition, 2023

Click on the three pictures below
for information concerning the New
Medicare Advantage Plan which the city
intends to implement on
September 1, 2023



Office of Labor Relations

22 Cortlandt Street, New York, NY 10007
nyc.gov/olr

City of New York
aetnamedicare.com





New LOW RATES FOR OUR ADVERTISERS

| | |
|----------------------|-----------------|
| Business Card | \$ 50.00 |
| 1/4 Page | \$100.00 |
| 1/2 Page | \$125.00 |
| Full Page | \$175.00 |



From Thief to Chief BY Kevin Lowry

I grew up as a gang member on the streets of New York City, and I retired from the Nassau County Police Department in NY, having reached the rank of a three-star division chief, the second-highest uniformed position in the 3,500 member department. I had 700 officers working for me. I'm a lawyer now, but as a kid, I sampled a wide variety of drugs. I stayed high on weed from morning till night. I stole drugs, and I sold drugs. I did robberies, burglaries, pocketbook snatches, assaults—you name it! Some of my friends grew up to be killers. I lived in a roach-infested tenement apartment building, and I was the only white kid in my gang. Everybody else was Hispanic or black. I learned about sex on top of an apartment house with a girl called "Rooftop Rosie." Now I'm paid a six-figure pension just for waking up in the morning. And I make a lot more than that from my business ventures. Most of the other kids in my crew are dead, crippled, or doing hard time. I got shot, locked up, beat up, and robbed; and I robbed and beat up other kids. It was a rush! And it was a horrible existence that almost ruined my life. My father was a drunk and my mother was a pill head. I loved them both but I couldn't stand being around them. They loved me too, but they couldn't see me because they were busy fighting violently from dusk to dawn. They wallowed in their own misery and they had no time to look after me. I guess they thought I was okay. They just couldn't see where I was going. I escaped to be with a group of boys who had it far worse than I did. The street beckoned with solace, family, and adventure. I longed to be black. I dressed black. I walked black and I talked black. I dated only black girls. But I was white. That was my identity crisis, and it fucked up my self-esteem. From the streets, I learned firsthand about racism. And I'm not talking about "dog whistle" racism. I have experienced hardcore, genuine, and sometimes violent hatred from whites and blacks alike. That's real racism! Every time the gang got into a confrontation with a group of white kids, I was the first one to get hit. Whenever the cops rolled upon us, and it happened a lot, I was the first one with his face against the bricks. My parents wouldn't allow any racist words to be used in our home. In the streets, they called me nigger lover, wannabe, peckerwood, and cracker. Back in the lair, the brothers broke my white balls relentlessly, but in a half-joking way that creates a pain that you feel much later. When we went out of our turf, they would, at times, have to protect me from the blacks outside of our crew who didn't know me but hated me just because I was white. I did my best to pass for Puerto Rican when I could. And when the 'Five Percenter' movement hit, they told me that the black man was God, and the white man was the devil. I started believing it. That's where my head was at that time. I have two children now, an amazing wife, and by all accounts, I am a wealthy man. I once worried that my son might be too much like me. I didn't want him to read this book while he was in his vulnerable and impressionable adolescence. I am an enigma. Most kids never climb out of the hole I dug when I was a teen, but I couldn't expect him to realize that. Regrets? I have a few, but too few to mention. I have a life that others envy, and I owe it to the sum of my experiences. As a decorated beat cop, I called on those experiences to keep myself one step ahead of the bad guys. What almost killed me as a boy saved my life more than once as a man. I knew what the criminals were going to do because I had been a one of them. Thief to Chief is my story.

Summer Edition, 2023

From Thief to Chief By Kevin Lowry

Member of Our Lodge

[Book Can Be Purchased at BookBaby](#)

Proceeds of Book Being Donated To A Long Island Charity



Your Doctor came recommended. So should your Nurse!

Pre & Post Surgical Care, Wound care, IV Therapy,
Physical, Occupational & Speech Therapy,
Medication Management and Private Aide.

Amy Forstein BSN, RN

Community Home Health Services

Even when hospitalized you have the right to choose
the Nurse sent into your home upon discharge.

561-703-4443

AMY FORSTEIN
BSN, RN

Services covered by Medicare,
Long-term Insurance & Private Pay

Choose your Nurse as carefully as you choose your Doctor!





UNITED
Realty Group

**JANNETTE
LA SOTA**
REALTOR®
LICENSE #SL3468598

(561) 409-7374
realestate@jannettelasotapa.com
www.jannettelasotapa.com



WWW.SFTF.US
PAUL READ
561-223-9926



FIREARMS - OPTICS - SILENCERS
ACCESSORIES
CERAKOTE - LASER ENGRAVING
STIPPLING - GUNSMITHING



ATF LICENSED FIREARMS MANUFACTURER
CLASS 3 SALES AND TRANSFERS
GLOCK CERTIFIED ARMORER
LEO OWNED



SOUTH FLORIDA
TACTICAL FIREARMS



POWERED BY
SILENCER SHOP

Hanshi Larry S. Boritz
Master Instructor



(561) 482 - 5621
BocaDelrayKarateClub.com
BDKC@BocaDelrayKarateClub.com
16145 S. State Rd. 7 Suite D, Delray Beach, FL 33446

**Boca Delray
Karate Club**
Group & Private Classes

- Shaolin Kempo
- Shaolin Kung-Fu
- American Kenpo
- Jiu-Jitsu
- Tai-Chi
- Weapons



9/11 HEALTH WATCH

Go to our [webform here](#) to ask your question or explain the problem you are having, and we will contact you. 9/11 Health Watch, 100 South Swan St. Albany NY 12210

9/11 Health Watch is here to help if you are having difficulties in accessing World Trade Center Health Program services, or have questions about the World Trade Center Health Program or the September 11th Victim Compensation Fund.

Summer Edition, 2023



Turken Heath & McCauley

LLP
ATTORNEYS
AT LAW

ADVOCATES SERVING THE 9/11 COMMUNITY

We are Proud to Support FOP 3100!

Turken, Heath & McCauley, LLP
84 Business Park Drive, Suite 307, Armonk, NY 10504
Advocates Serving the 9/11 Community

**We are forever indebted to the Men and Women in law enforcement and to their Families for their
Tireless service, selflessness and daily acts of bravery.
Thank you and God Bless You All!**

Matthew J. McCauley, Partner & Ret. NYPD • (914) 363 – 6355
Jeannie Kelly, Director of 9/11 Outreach & Education, Ret. NYPD • (516) 307 – 7965

911outreach.com

Paul R. Caccamo, EA
Enrolled Agent



United TaxSM
& FINANCIAL SERVICES

ENROLLED AGENT | AMERICA'S TAX EXPERTSSM
NATIONAL ASSOCIATION OF ENROLLED AGENTS

Phone: (561) 242-0568
Fax: (561) 242-7997

603 Village Blvd Suite 302
West Palm Beach, FL 33409

Paul@UnitedTaxandFinancial.com
www.UnitedTaxandFinancial.com



Mary Mottle
Realtor[®]

ILLUSTRATED PROPERTIES
C: 561.707.2523
marymottle01@gmail.com



Retired member of the Service -NYPD

"Professional Discount" offered to all retired MOS and their families.

Specializing in the Northern Palm Beaches and Beyond

Call or email with any real estate questions, I would be more than happy to help!

Searching for properties, check out my website at:
www.marymottle.ipre.com

ILLUSTRATED PROPERTIES

CHRISTIE'S INTERNATIONAL REAL ESTATE

Leading
REAL ESTATE COMPANIES IN THE WORLD

7100 Fairway Dr. #44
Palm Beach Gardens, FL 33418
Office: 561.626.7900



Allstate
You're in good hands.

24-hour Customer Service

Jarred Smoke
Agency Owner
Chairman's Inner Circle
Town Center Insurance

Allstate Insurance Company
8784 Boynton Beach Blvd
Ste 106
Boynton Beach, FL 33472



Office 561-244-7700
Fax 561-244-7701
jarred.smoke@allstate.com
Auto, Home, Business, Life



BEX
REALTY

BEXRealty.com

Mike Bittar
Realtor[®]

4800 N. Federal Hwy
Suite A100
Boca Raton, FL 33431

Cell: 561.755.0655
Office: 561.544.3810
Fax: 561.544.3809
MikeB@BEXRealty.com

NO MATTER WHAT YOU CARRY, DESANTIS HAS YOU COVERED



De Santis GUNHIDE

WE DIDN'T INVENT CONCEALMENT, WE JUST PERFECTED IT!
DESANTISHOLSTER.COM

De Santis OSPREY

De Santis VARIABLE™ 87

PEGASUS SLIM-TUR™

ParkSide
REALTY GROUP

Thomas J. Granchelli
Broker Associate

386-517-9243

office: 386-302-0300
fax: 386-446-9985
tanchelli@bellsouth.net

145 City Place, Unit 104
Palm Coast, FL 32137



www.PalmCoastTom.com



ST. LUCIE SHOOTING CENTER

Indoor Shooting Range
Open To The Public

490 NW Concourse Place
Port St. Lucie, FL 34986

772-340-4499

www.StLucieShooting.com



SUNRISE GROUP INC., DBA

Jonathan's Resales & Rentals, Inc.

SEAGRAPE SQUARE

185 East Indiantown Road, Suite 112, Jupiter, FL 33477

Maureen Pelkowski, LLC
Lic. Real Estate Broker Associate
Cell 561-818-5431

Office (561) 747-2977 Fax (561) 747-1299
mpelkowski@me.com

Summer Edition, 2023



WS INSURANCE GROUP, LLC
AUTO, HOME, MOTORCYCLE, CONDO, BUSINESS

NYPD-Retired
Member FOP 3100

WARREN@WSINSURANCEGROUP.COM
Website: WWW.WSINSURANCEGROUP.COM

Licensed in
Florida
and
New York

ARE YOU PAYING TOO MUCH FOR YOUR AUTO OR HOMEOWNER'S
INSURANCE? CALL TODAY FOR A FREE, NO OBLIGATION QUOTE.

Our carriers have been insuring Floridians for over 65 years
"A" Rated companies
Auto • Home • Condo • Renters • Boats • Business
For all your insurance needs:
WS INSURANCE GROUP, LLC

EMAIL: WARREN@WSINSURANCEGROUP.COM

Website: WWW.WSINSURANCEGROUP.COM

For a free quote, call:

(561) 381-7571 – Palm Beach County
(954) 510-3770 – Broward County
(407) 459-8069 – Orange County
(718) 591-8843 – New York



Hector Highway Hernandez

ATTORNEY

Se Habla Español

[**HHernandez@LaBovick.com**](mailto:HHernandez@LaBovick.com)

HECTORHIGHWAY.COM

(561) 625-8363

ACCIDENTS

- **AUTO/TRUCK**
- **MOTORCYCLE**
- **SLIP AND FALLS**

- **WORKER'S COMP**
- **SOCIAL SECURITY**
- **MEDICAL MALPRACTICE**
- **WRONGFUL DEATH**



LABOVICK
L A W G R O U P

WARRIORS FOR JUSTICE

**5220 Hood Road, Ste. 200
Palm Gardens, FL 33418**

Follow Me:

HECTORHIGHWAY



Summer Edition, 2023

THE ORIGINAL

NINO'S

RESTAURANT
PIZZERIA

DELRAY BEACH

We Deliver!

The advertisement features a central logo for Nino's Restaurant Pizzeria. The logo is framed in a red and green striped border. At the top, the words "THE ORIGINAL" are written in a red, outlined, serif font, arching over the top. Below this, the word "NINO'S" is written in a large, white, serif font on a red background. Underneath "NINO'S" is a green silhouette of the Statue of Liberty holding a torch, set against a background of green and white diagonal stripes. Below the statue is a white silhouette of a city skyline. Underneath the skyline, the word "RESTAURANT" is written in a white, serif font on a red background, and "PIZZERIA" is written in a green, sans-serif font on a white background. At the bottom of the logo, the words "DELRAY BEACH" are written in a red, outlined, serif font. Below the logo is a circular emblem with a green border containing the text "We Deliver!" in a white, cursive font, with a red tomato in the center. The background of the advertisement is a photograph of a pizza and a glass of wine.

DINNER

Eat-In, Take-Out

Lunch Menu Available: 11:00 am - 3:00 pm

Sunset Dinners: 3:00 pm - 5:30 pm

13900 S. Jog Rd.

(N.E. Corner of Jog & Lake Ida Rd.)

San Marco Plaza

(561) 499-3988

www.ninosofdelray.com