

November, 2021



The Call Box

President's Message



Lodge NY 3100 Board of Officers

President - Arnie Dansky
561-822-6087

1st VP & Trustee - Norm Rapport
917-817-0905

2nd VP & Event Coordinator - Maddie Schaeffer
516-343-2688

Secretary - Paul W. Read
561-249-2436

Treasurer- Joe Berardi
561-531-2995

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

Inner Guard - Ron Rafferty
631-793-2399

Conductor - Liza Broderick
845-729-2203

Outer Guard - Mario Villao
561-632-0965

Editor - Harvey Feit
561-969-8568

Past President & Editor Emeritus
Stanley Kriegsman
561-703-5846

Before you read anything within these pages your Executive Board would like to wish you all a very Happy and Safe Thanksgiving. Let us hope that with all the holidays soon upon us that we can all celebrate in a safe manner and enjoy our families in the traditions we are used to.

That being said it is my unfortunate luck that I have to say that there is a war out there and it is against the Blue Line men and women of this countries police forces. As of this writing there have been 51 members of law enforcement shot and killed in the line of duty this year. That is a 31% increase. Additionally there have been 52 officers killed in vehicular incidents and that is a 24% increase. All other deaths in the line of duty, which includes Covid-19 cases count for 282 deaths which is a 35% increase. The sum total is 385 officers suffering line of duty deaths or a 33% overall increase. I ask you my sisters and brothers: What the hell is going on in this our beloved country? There seems to be no stock answers but certainly defunding our police departments is not the answer. Let's just keep those that are patrolling the streets of America in our prayers.

I want to thank our Editor, Harvey Feit, for his tireless efforts to keep all informed with regards to the upcoming changes in our health plans. It has been no small task and his efforts have helped many make sound decisions and choices. I would also like to thank member Alan Berkowitz for his assistance in this effort. Alan has always been there when information was needed to understand what and which way to go in these situations. The Executive Board, and me personally, extend our heartfelt thanks to you both.

Our Holiday Bash is still on!!!! If you are going to attend please let us know ASAP because we need some numbers for the caterer. There is more info on this within these pages.

Dues are coming in fast and furious, but some are still laggards. If your dues are not in by November 15th, you will be removed from the roster and email list. I am sorry but we are governed by the National FOP and those are their rules. If you want to renew please get your dues in so we can avoid a resubscribing process.

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November, 2021

Our next meeting is on November 18th in Boynton Beach. As usual it is a 7 PM start. The address and other information regarding this is once again within these pages.

An email was sent out looking for a more northern location for our meetings and to possibly have it in the daytime. If you know of a location please contact us so we can move on it

Once again, Happy Thanksgiving. Be safe out there and God Bless America
November 11th is Veterans Day and I think we should all take a minute to thank those who served and sacrificed,
and those that still do, for not for them we might be flying a different flag. This country was built on the backs of those
veterans who helped keep this country strong and hopefully those that still serve will carry on that tradition. God Bless
those that are still fighting the good fight and God Bless America.

PREZ

ARME DANSK

City Retirees have received a 1.4% COLA (Cost of Living Adjustment) based on the first \$18,000. $\$18,000 \times 1.4\% = \252 yearly or \$21.00 per month.

November, 2021

Associate Lodge of Lodge NY 3100

Dr. Paul Bonheim, Radiology, 516- 448-2314

Dr. Robert Carida, Cardiologist, Delray Beach, 561-499-2585

Dr. Jeffrey M. Cohen, Cosmetic Dentist, 561-967-8200

Dr. James Devoursney, Dermatology, Boynton Beach, 561-752-8000

Dr. David C. Hellman. Gastroenterology, W. Palm Beach, 561-733-0379

Dr. Steven Mautner, Dentist, Margate, 954-978-8866

Dr. Daniel McGuire, Gastroenterology, Boynton Beach, 561-738-5772

Dr. Sirtaz Sibia, Ophthalmology, Boynton Beach, 561-752-0075

Jarred Smoke, Insurance, Boynton Beach, 561-244-7700

Dr. Richard Montag, Boynton Beach 516-236-3002

Dr.Jorge Torrejon, Dentist 561-374-7990



Court Restraining Order Concerning the NYC Medicare Advantage Plus Plan

November, 2021



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: FL_FOP_NY3100@HOTMAIL.COM
WEB: www.fop-lodge-ny3100.com

MEMBERSHIP APPLICATION - **2022**

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. Please remember \$5 of either payment \$50 or \$60 goes directly into our Funeral Fund and is not added to the general fund of the Lodge NY 3100

Last Name _____ First _____ MI _____

Street Address: _____

City: _____ State: _____ Zip _____ - _____

DOB: _____ (Only used to wish you a Happy Birthday) Las4 4 of SS # _____

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

Your E-mail _____ . Home Tele _____ . Cell _____

Additional Address ("Snow-Bird Information"):

Street Address: _____ CSZ _____

Tele _____ Work Tele _____ LAW ENFORCEMENT INFORMATION (Must be a RETIRED officer from any NY Law Enforcement Agency)

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:

Name: _____

Title: _____ Company: _____ Product/
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.



NYC Health Benefits Program

The NYC Medicare Advantage Plus Plan, a Custom Program for City Retirees, Beginning January 1, 2022

The City and the Municipal Labor Committee selected an alliance between Empire BlueCross BlueShield and Emblem Health to provide the NYC Medicare Advantage Plus Plan to retirees and their eligible dependents. The NYC Medicare Advantage Plus Plan is a Medicare Advantage plan which is an alternative to the traditional Medicare program. It will replace the current Senior Care program, which is a supplement to traditional Medicare, as the program that is free to all retirees. Retirees will automatically be enrolled in the new NYC Medicare Advantage Plus Plan with an effective date of January 1, 2022. Retirees can only opt out of the NYC Medicare Advantage Plus Plan in order to remain in their current retiree health plan. The opt-out period for the NYC Medicare Advantage Plus Plan is extended until further notice.

For additional information, you can call the special call center at 1-833-325-1190, Monday to Friday, 8 a.m. to 9 p.m.

[View Announcement Letter to Retirees](#)

View the Enrollment Guide:

This version of the enrollment guide is intended for retirees currently on the GHI/Empire BlueCross BlueShield Senior Care plan.

- [View the NYC Medicare Advantage Plus Plan Enrollment Guide](#) *for Senior Care Members*
- [View the NYC Medicare Advantage Plus Plan Opt-Out Form](#) *for Senior Care Members*

This version of the enrollment guide is intended for members of health plans other than Senior Care (i.e., Aetna, Cigna, Elderplan, Empire, HIP VIP, United HealthCare). Please note that this guide will be mailed to retirees over the next several days.

- [View the NYC Medicare Advantage Plus Plan Enrollment Guide](#) *for Non-Senior Care Members*
- [View the NYC Medicare Advantage Plus Plan Opt-Out Form](#) *for Non-Senior Care Members*

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[View the NYC Medicare Advantage Plus Plan Medical Benefits Chart](#)

[View the Frequently Asked Questions](#) - Updated 10/25/2021

[View the Health Plan Rate Chart for Retirees](#) (January 1, 2022)

Plan Design Comparison Charts: [Click on links below to see comparisons.](#)

- [View the Plan Design Comparison to Aetna Plan for NY, NJ and PA: General](#)
- [View the Plan Design Comparison to Aetna Plan for all other areas: General](#)
- [View the Plan Design Comparison to Cigna](#)
- [View the Plan Design Comparison to Eldercare](#)
- [View the Plan Design Comparison to Empire Medibblue Freedom PPO & Empire Medicare Related](#)
- [View the Plan Design Comparison to HIP VIP](#)
- [View the Plan Design Comparison to Humana HMO](#)
- [View the Plan Design Comparison to GHI/EBCBS Senior Care Plan](#)
- [View the Plan Design Comparison to United Healthcare Medicare Advantage HMO \(union and non union plans\)](#)

Upcoming Virtual Retiree Benefit Educational Meetings:

- [Click here to learn more about the NYC Medicare Advantage Plus Plan and register to attend a virtual retiree benefit education meeting](#)

Note: This possibly will be the last chance for someone to use the once in a lifetime option on the OLR form to change into a different Health Plan before the new plan takes effect.



Health Benefits Program Application/Change Form

www.nyc.gov/olr

Employees Return Form to:	Retirees (212) 513-0470 Return Form to:	For Domestic Partner Changes - Return Form to:
Your Agency's Payroll or Personnel Office		Please submit this form electronically to: https://nycemployeebenefits.leapfile.net

Please print all information clearly using a black or blue ballpoint pen.

Applicant MUST check one:	<input type="checkbox"/> EMPLOYEE	<input type="checkbox"/> RETURN TO RETIREMENT (Check this box if you were previously retired)
	<input type="checkbox"/> RETIREE	<input type="checkbox"/> LINE OF DUTY SURVIVOR

REASON(S) FOR SUBMISSION (Check one or more boxes. Enter change date, if appropriate)

A. <input type="checkbox"/> New Enrollment <input type="checkbox"/> Reinstatement* <input type="checkbox"/> Retirement <input type="checkbox"/> Disability Retirement* <input type="checkbox"/> Accident Disability Retirement <input type="checkbox"/> Drop Optional Benefits* *Please indicate Effective Date: ____/____/____	<input type="checkbox"/> Add Optional Benefits* <input type="checkbox"/> Waive Benefits* EMPLOYEES ONLY: <input type="checkbox"/> Buy-Out Waiver Program <small>COMPLETE SECTIONS D, E, F & H</small>	B. Change of: <input type="checkbox"/> Spouse/Domestic Partner: <input type="checkbox"/> Add <input type="checkbox"/> Drop Effective Date: ____/____/____ <input type="checkbox"/> Dependent Child(ren): <input type="checkbox"/> Add <input type="checkbox"/> Drop Effective Date: ____/____/____ <input type="checkbox"/> Change of Name - Former Name: _____	C. Transfer of Health Plan and/or Optional/Benefit Based on: <input type="checkbox"/> Transfer Period <input type="checkbox"/> Move Into/Out of Health Plan Area Effective Date: ____/____/____ <input type="checkbox"/> Retiree Once-in-A-Lifetime Effective Date: ____/____/____
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D. EMPLOYEE/RETIREE INFORMATION

Last Name:		First Name:		M.I.:	Social Security Number or Employee ID Number:	
Home Address:		Apt.:		Pension Number:		
City:		State:	Zip Code:	Country (if outside the U.S.):		
Date of Birth:	Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Work - Telephone Number: () - () -		Mobile/Home - Telephone Number: () - () -		
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Domestic Partnership		Date of Event (MM/DD/YY) / /		Agency in which employed or retired from: / /		
Name of current City Health Plan:		Are you Medicare eligible: <input type="checkbox"/> Yes <input type="checkbox"/> No		If YES, please attach a copy of your Medicare card to this application.		
				ATTACH COPY OF CARD		

E. SPOUSE/DOMESTIC PARTNER - ONLY COMPLETE IF YOUR SPOUSE/DOMESTIC PARTNER IS TO BE COVERED. IF NOT, LEAVE BLANK.

Last Name:		First Name:		M.I.:	Social Security Number:		Date of Birth:	
Sex: <input type="checkbox"/> M <input type="checkbox"/> F		Is spouse/domestic partner: <input type="checkbox"/> Employed (Double City coverage is not permitted) <input type="checkbox"/> Retired (Double City coverage is not permitted) <input type="checkbox"/> Not Employed		City Agency Name:		Non-City Related		
Does spouse/domestic partner have Non-City group health plan? <input type="checkbox"/> Yes <input type="checkbox"/> No		Is your spouse/domestic partner Medicare eligible: <input type="checkbox"/> Yes <input type="checkbox"/> No		If YES, please attach a copy of his/her Medicare card to this application.		ATTACH COPY OF CARD		

F. FAMILY INFORMATION (Attach a second form if necessary; dependent may not be covered under two NYC Health Plans.)

List all eligible dependent children. Indicate if you are adding or dropping coverage by checking the appropriate box below. (CUNY ADJUNCT EMPLOYEES: CITY RATES APPLY FOR INDIVIDUAL COVERAGE ONLY. CONTACT YOUR BENEFITS OFFICE FOR INFORMATION ABOUT ADDITIONAL COST FOR FAMILY COVERAGE.)				*Attach a copy of Medicare card if disabled dependent is Medicare eligible.			
Dependent's Last Name:	Dependent's First Name:	Date of Birth:	Social Security Number:	Sex: M/F	ADD COVERAGE	DROP COVERAGE	PERMANENTLY DISABLED*
		/ /	- -		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		/ /	- -		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		/ /	- -		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		/ /	- -		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		/ /	- -		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

G. HEALTH PLAN REQUESTED (Please print clearly)

FULL NAME OF HEALTH PLAN SELECTED: _____
Optional Benefits? (Check "Yes" or "No" for optional benefits rider. If no box is checked, it will be presumed that you do not want optional benefits.) <input type="checkbox"/> Yes <input type="checkbox"/> No

H. EMPLOYEES ONLY (RETIREES ARE INELIGIBLE FOR THE HEALTH BENEFITS BUY-OUT WAIVER PROGRAM)

I wish to participate in the Health Benefits Buy-Out Waiver Program. I have read the Medical Spending Conversion Health Benefits Buy-Out Waiver Program brochure and completed a Medical Spending Conversion Form and I attest that I meet the qualifications for this program. (Retirees, Line of Duty Survivors and CUNY Adjunct employees are not eligible.)

Employee Signature: _____	Date: _____
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I. TO PARTICIPATE IN THE HEALTH BENEFITS PROGRAM OR REQUEST CHANGES TO HEALTH COVERAGE

I certify that the above information is correct and I authorize the City to deduct from my salary/pension the amount required, if any, through the City Health Benefits Program. I understand that the City Program's benefits will be coordinated with those available through Medicare or any other source. Furthermore, I agree that my periodic health plan deductions, if any, will be made on a pre-tax basis pursuant to the Internal Revenue Code 125. I understand that I have an option to decline this benefit, by obtaining a Medical Spending Conversion Form, both of which are obtainable at my payroll office. (Section 125 does not apply to retirees.) If I have checked the Waive Benefits Box in Section A, I am choosing not to participate in the City Health Benefits Program at this time.

Employee/Retiree Signature: _____	Date: _____
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J. FOR COMPLETION BY PAYROLL OR PERSONNEL OFFICE ONLY

I certify that the above employee/retiree is eligible for the New York City Health Benefits Program (HBP) and that dependent documentation has been verified in accordance with HBP procedures. I certify that the above employee is eligible for the Health Benefits Buy-Out Waiver Program and I have reviewed and processed the Medical Spending Conversion Buy-Out Spending Form and I attest that the employee meets the qualifications for this Program.

Agency Code:	Title Code No.:	Status: <input type="checkbox"/> Full-Time <input type="checkbox"/> Permanent <input type="checkbox"/> Part-Time <input type="checkbox"/> Provisional	Appointment/Retirement Date: / /	Pay Period: <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi-Monthly	Effective Date of Coverage: / /
Retirement System (For Retiring Employees):		Years of Credited Service:	City Start Date: / /	Retirement Date: / /	Pension Number:
Certifying Signature: _____			Date: / /	Telephone Number: () -	

November, 2021

Below are the instructions on how to transfer to the Aetna plan using your once-in-a-lifetime.

- 1. First attachment – Health Benefits Program application and change form**
 - You'll need to complete Section C (top right corner of the form)
 - Select "Once-in-A-Lifetime" choose a future effective date of 11/1/2021, 12/1/2021
- 2. Second attachment - is the Aetna enrollment, each Medicare eligible person will need to complete (you and spouse or domestic partner, if applicable completes one separately)**
- 3. Third attachment - You will need to complete an opt out form for each person. You are opting out of the NYC Medicare Advantage Plus plan.**
 - You can also, opt out online: <https://nyc-ma-plus.empireblue.com/optout/>

Once you have completed the enrollments (step 1 & 2), you can either email or fax, see below. (step 3: opt out forms MUST go back to them, please follow the instructions provided)

- Fax (860) 907-3010
- Email: conymailbox@aetna.com

<https://www.aetnamedicare.com/cony/en/index.html>

Click on Blue Links to enroll in Aetna

1. Fill OLR Health Benefits change Form below along with the Aetna Enrollment form.
 2. [Aetna Medicare Enrollment Form](#) Click on Link and send 2 forms 2 Below
- *Please note the Aetna Enrollment form must be completed by each person enrolling in Aetna. Please email or fax form to: Jennifer Robertson
email address: conymailbox@aetna.com or fax it to fax # (860) 907-3010
(Husband and wife one Form Each.)
3. [Opt Out Form](#) Send this form to Colorado to opt out (Husband and wife needs 1 Form each)

November, 2021



Dear RSA Member,

On behalf of our members, especially those on Medicare or approaching Medicare eligibility, we have been aggressively advocating along with the SBA, the concerns regarding the NYC Medicare Plus Plan. We are happy to report the following:

Hon Lyle E. Frank, the Justice overseeing the Medicare Advantage Litigation, returned with a “Decision + Order on Motion” concerning the multiple complaints filed in response to implementation of the new NYC Medicare Advantage Plus Plan.

The case combined multiple complaints, against the NYC Office of Labor Relations (OLR), launched by Aetna, United Healthcare and the NYC Organization of Public Service Retirees, an independent retiree group created to represent the interests and rights of retirees.

It has been determined by the courts that the Aetna and United Healthcare complaints against the Medicare Advantage Request for Proposal (RFP) processes and results were unfounded. The RFP does not have to be redone or the results re-evaluated.

That said in a show of support and concern the court determined, in their decision, that the NYC Organization of Public Service Retirees complaint against the Medicare Advantage Plus Plan implementation was founded and the adverse impact it has on current retirees was upheld. Implementation of the plan and the “opt out deadline” October 31, 2021 has therefore been suspended pending court review of the plan, court evaluation of the capability and readiness of the new provider, The Alliance, and a review that the new plan operates to the benefit of NYC retirees.C

The Sergeants Benevolent Association (SBA) voted against the NYC Medicare Advantage Plus Plan and thankfully our concerns have been confirmed by the courts and acted on therein. This plan, as it exists today, impacts negatively on our retiree population on multiple fronts and its delay allows for us and advocates like the NYC Organization of Public Service Retirees to address those areas that create the greatest disruptions.

The unreasonable rushing of plan implementation was so flawed that even the **Municipal Labor Committee (MLC)**, the labor group directly responsible for imposing this Medicare Advantage Plan on our members, now recognizes the critical failings that were detrimental to plan participants health and safety.

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November, 2021

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October 21, 2021 Municipal Labor Committee Re: MA Litigation Update Communication

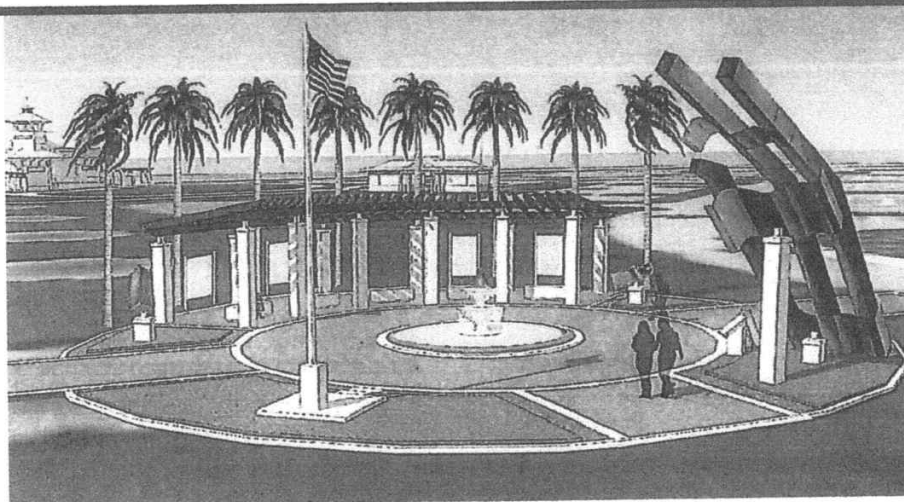
“The Court seems particularly concerned with the Alliance acknowledging that it is still in the process of discussing with doctors their participation (even though they assured us it was required by contract). “

“The Judge directed the City (and presumably the Alliance) to submit a plan for his review so that the Court is satisfied that retirees can make an informed decision. We were already in discussions with the City and the Alliance about pushing out the Oct. 31 date given comments made by the Judge during argument and that will now be required.

”It is important affected members recognize this is a postponement and not a termination of the Medicare Advantage Plus Plan implementation. Members are encouraged to use this time to carefully review the impact of this change on themselves and their families. The RSA in partnership with the SBA will continue to advocate for our members and is always available to answer member questions or address concerns.

Fraternally,
Larry Kelly, President
Bobby Cotumaccio, Vice President

SPONSORSHIP OPPORTUNITIES



PAVER SPONSORSHIP OPPORTUNITIES



3 Lines of Text – 13 Characters (including spaces) Per Line

[illegible]

5 Lines of Text – 13 Characters (including spaces) Per Line

[illegible]

[illegible]

SPONSORSHIP OPPORTUNITIES



\$1,000

6 OF 12 AVAILABLE

Memo: Patriot Memorial

Attention: **Michelle Diaz**

Wellington, FL 33414

For questions, please contact: *Michelle Diaz at 561-791-4117 or michelled@wellingtonfl.gov*

November, 2021

Jupiter Island Public Safety & Boys and Girls Club

PRESENT

Police Day 2021

DATE:

November 11th, 2021

WHERE:

Boys & Girls Club of Hobe Sound.
11500 SE Lares Ave, Hobe Sound 33455

TIME:

9:00 AM - 1:00 PM



BOYS & GIRLS CLUBS



November, 2021



Police Memorial

Corporal Miguel Rodriguez

Florida Department of Agriculture and Consumer Services
- Office of Agricultural Law Enforcement, Florida

End of Watch Thursday, October 21, 2021 COVID 19

Deputy Sheriff Joshua J. Welge

Sarasota County Sheriff's Office, Florida

End of Watch Thursday, October 21, 2021 COVID 19

Police Officer Yandy Chirino

Hollywood Police Department, Florida

End of Watch Sunday, October 17, 2021 By Gunfire

Police Officer Marze Murray

New York Police Department, Transit Division

End of Watch Sunday, October 21, 2021 By COVID

November, 2021

Gov. DeSantis proposes legislation to recruit out-of-state officers, retain talent in Florida

During his visit to the [Lakeland](#) Police Department, DeSantis said the purpose is to also show support for law enforcement officers.

"We've been 100% behind them, because we understand," DeSantis said during the press conference. "All the things we care about...if you don't have safe communities, if you don't have rule of law, a lot of that stuff really isn't going to matter. It's fundamental that we have safe communities, and you don't have safe communities if you don't support the men in uniform."

The proposed legislative package would include three programs:

1. Offer a \$5,000 signing bonus for any new law enforcement officer in Florida. That includes someone who is already a Floridian or someone moving from another state.
2. Help fund financial roadblocks for out-of-state recruits, such as enrolling and completing a state certification program or training programs, by covering the cost of up to \$1,000 per officer.
3. Create a law enforcement academy scholarship to cover the cost of enrollment.

"We provide support and rightfully so for people going to our universities, why not for officers?" DeSantis offered. "This is showing that we will be here and we will be supporting you. I'm excited to announce the proposal here."

The governor said he chose the Lakeland Police Department as the location for the announcement after learning authorities traveled out of the state to recruit for the agency.

"I originally heard about them on Facebook, they were doing a recruitment process in Times Square," said Officer Matthew Spoto, who was one of the officers recently hired. "I stopped by the dedicated team...and they were telling me a little bit about life in Florida."

Spoto was with the New York City Police Department for about two years, before meeting with Lakeland police and deciding to move to Florida.

"[They said], 'You can park your police vehicles in front of your house.' To me, I thought that was mind-blowing," he recalled. "I used to have to lie about what I do. It was almost like I was ashamed to be a law enforcement officer."

He said it also helped to watch from afar, and see the Florida legislature secure funding for \$1,000 bonuses to first responders. Spoto said he felt that the tools and law during his time in New York wouldn't allow him to help people the way he wanted to.

November, 2021

Police Unions Quit City Coalition For Pension Investments

Union Leaders Say Returns Disappointing; Insider Cites Other Factors
By RICHARD STEIER The chief leader October 5, 2021

The city's police unions have voted to end the participation of the Police Pension Fund in a joint investment arrangement with the four other city funds launched six years ago by City Comptroller Scott Stringer, with one union leader saying that the returns had been disappointing, even as Mr. Stringer contended the systems as a whole had benefited.

He created the Common Investment Meeting in 2015, saying it would consolidate operations by ending the practice of holding separate monthly meetings between his office and the five funds while also improving the return on investments for all of them.

Not Better for Cops' Fund?

When the Daily News broke the story in mid-September of the police unions' decision to leave the consortium, Mr. Stringer said the joint operation had been a success, noting the rate of return for the five funds had been 11.58 percent in the first five years of the pilot program, compared to 7.02 percent over the previous five years when they were making separate investments.

But Detectives' Endowment Association President Paul DiGiacomo said in an Oct. 5 interview that while the return cited by Mr. Stringer might have been better for the five funds collectively, "We get more of a return on our own than we had in this program. We were higher than 20 percent at times when the Police Pension Fund was acting on its own. While you can't predict what it would have been these last few years, based on our prior experience, we feel we might have done better continuing on our own."

One problem with the joint venture, he said, was that "you get sort of lost when you're just one of five funds, and there are others that are much bigger than us," referring to the New York City Employees' Retirement System and the Teachers' Retirement System. The Comptroller's Bureau of Asset Management lists the Police Pension Fund's assets at \$46.2 billion, compared to TRS's \$91.4 billion and the \$77.4 billion in NYCERS.

Shared by Other Unions

Mr. DiGiacomo said the other union trustees of the Police Pension Fund had "the same concerns." The Police Benevolent Associationn the fund's board, with the representatives of the DEA and the unions representing Sergeants, Lieutenants and those in the ranks of Captain and higher each casting a half-vote.

The Comptroller, the Mayor, the Police Commissioner and the city Finance Commissioner each have 1.5 votes on the board.

PBA President Patrick J. Lynch responded to questions about the decision with a statement saying "we are focused on the unique situation of the Fund and the unique needs of its members. We were invited to participate in the common investment meeting on a trial basis. Based on that trial, we have determined that the current format is not the most efficient or effective way to address our members' needs. We look forward to continuing to work with both the current Comptroller and the next one to provide the best possible stewardship of our members' funds."

The police unions have had an uneasy relationship with Mr. Stringer since he sided with the Defund the Police movement last year as anger over George Floyd's death at the knee of a Minneapolis cop led to pressure here to sharply cut the Police Department's budget. When Mayor de Blasio and the City Council slightly more than 15 months ago cut the spending allocation for the NYPD by what they claimed was \$1 billion—just one-third of what the protesters had demanded—Mr. Stringer asserted they had exaggerated the amount cut by roughly \$240 million, further antagonizing the unions

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November, 2021

Less Enthused by Lander

The man expected to succeed Mr. Stringer, Democratic nominee for Comptroller Brad Lander, as a City Councilman has been an outspoken critic of the NYPD for the past decade and a supporter of the defund effort.

But one insider familiar with the discussions that culminated in the police-union withdrawal of support for the CIM said that distaste for the politics of Comptrollers, like unhappiness with collective bargaining or disability-pension denials for union members, typically did not influence pension-investment decisions.

Speaking conditioned on anonymity, this insider said that while those matters "are contentious by nature, pensions should not be, because all sides should have the same goal: protecting and growing the pension investments."

He said that the Board of Education Retirement System, which oversees the pensions of non-Teachers in the Department of Education, used its own investment team rather than relying on the Comptroller's advisers, and had not only the best returns but was the best-funded of the five systems. While it was fully funded, he said, the five funds as a whole had a 60-percent funded rate, about 20 points below what is considered desirable.

Ignored by BAM?

The insider said it was his understanding that Mr. Stringer's Bureau of Asset Management hadn't been sufficiently responsive to a number of union representatives of the pension funds, not just those from the police unions. Such behavior might have been considered "tolerable if their performance was fantastic, but they have significantly underperformed their peers," he contended.

He added, "I believe the police are leaving the CIM because they think the system is broken, and could be fixed with some cooperation and communication."

Mr. Stringer last month urged Mr. Lynch to reconsider the decision to withdraw, saying in a statement to The News, "The men and women of the NYPD and their families deserve a secure retirement. It defies all logic and reason that certain police trustees want to pull out of a system that has made money for their members."

from the Chief Leader October 18, 2021

Bad Decision to Leave CIM

Don't Let Unions Slow Police Pension Fund

Most New Yorkers spend little time thinking about the inner workings of the city's pension funds, but as the fourth-largest pension fund in the United States with some \$269 billion in assets under management, it's worth taking note when something genuinely egregious is afoot. Such is the case today with the recent decision by the Police Pension Fund to withdraw from something called the Common Investment Meeting (CIM).

To understand why this is a concerning development, it helps to step back and explain what the CIM is and how it has made things better for all city pensioners and, by extension, taxpayers. The Common Investment Meeting was introduced in 2015 and is just what it sounds like: a joint meeting where trustees from all five pensions funds—representing the police, firefighters, teachers and other city employees—gather as one to review pension-investment strategies and make decisions, in cooperation with their consultants and the professional investment staff at the Comptroller's Office, known as the Bureau of Asset Management (BAM). This now happens 11 times a year—efficiently, transparently and effectively.

Prior to the implementation of the CIM, things were much more diffuse, and much less transparent. Each of the five pension funds met separately, requiring potential managers and BAM's investment staff to go to 55 separate meetings every year, many of them all but identical in sum and substance. This inefficiency inevitably resulted in less time for investment staff to pursue core responsibilities—identifying new investment strategies, developing new managers, and overseeing current relationships to ensure that the funds are delivering for our retirees.

Continued on Next Page

November, 2021

Gains Are Unambiguous

Today, measuring the value of the CIM isn't really a matter of opinion, it is a matter of clear, unambiguous data. In the five years since the CIM has been in place, the funds have grown an average of 11.58 percent each year; That includes an astronomical return of 26.37 percent in the most recent fiscal year. In the five years before the CIM was instituted, the comparable return was 7.02 percent. That dramatic improvement is not just good for city employees, it is good for all taxpayers, because when the funds do well, it relieves the City of obligations to shore them up.

Sure, some of the recent performance is due to market trends, but it is also due to the fact that with less time sitting in meetings and more time to pursue better returns, investment staff are closing more deals—up more than 44 percent in recent years—and strategically allocating billions of capital into private equity, real estate, infrastructure and other high-return investments.

Despite all this, trustees of the Police Pension Fund have recently voted to leave the Common Investment Meeting and expressed a desire to go back to the old ways of doing things. Quoted recently in the The Chief-Leader, DEA President Paul DiGiacomo claimed (falsely, see above) that the PPF got better returns on its own than under the CIM, and that "we feel we might have done better continuing on our own." He added that "you get sort of lost when you're just one of five funds."

Not true. In the five-year period before it joined the CIM, the PPF return was 7.08 percent; in the five years after, it performed to 11.87 percent. PPF gets the benefit of reduced fees and access to the most-successful managers because of their being combined with larger funds. Also, the PPF does not have the staff or expertise to carry out any investment functions on its own. Comptroller staff in the Bureau of Asset Management works alongside the system's consultants to plan and oversee a custom portfolio for PPF. So the only thing that will "get lost" if the PPF goes back to the old days is the likelihood of solid returns for its members and the efficient, professional approach that has defined the funds' management under the CIM.

Done as Bargaining Chip

Let's be honest: a lot of this just boils down to politics. This a moment of great transition in our city government, with a new Mayor and a new Comptroller coming into office at the end of this year. The timing of the PPF's threat to withdrawal is not coincidental. It is timed to get the attention of incoming leaders, and to extract whatever concessions they can using the CIM as a bargaining chip.

That would be deeply unfortunate, because the bottom line is that the Common Investment Meeting has facilitated a stronger, more effective and results-oriented investment process for our retirees—and I for one will not stop fighting for them.

Mr. Stringer is the Comptroller of the City of New York
He leaves office on January1, 2022.

POLICE OFFICER

One day
you will be old,
you will be frail,
and you will be slow.
And someone will ask you,
"What did you do in your day?
What did you do in your prime?
When you were young and strong and fast?"
You will tell them you were a POLICE OFFICER,
and when the day is done
and the page is turned,
that will be enough.

November, 2021

NYPD cops facing discipline over BLM protests nearly doubles; dozens off the hook

By **Craig McCarthy**

October 18, 2021 7:50pm Updated

The number of cops facing discipline over the NYPD's response to the protests last year prompted by George Floyd's death has nearly doubled — but dozens more will never be reprimanded due to the department's flouting of "proper protocols" and shoddy record keeping.

The Civilian Complain Review Board has recommended charges against 26 more police officers — bringing the tally of cops who could lose vacation days, face suspension or be fired to 65, the agency announced Monday.

But an unknown number of officers are off the hook after "unprecedented challenges" in identifying cops forced investigators to close the book on dozens of probes.

A total of 313 complaints have been filed by the public alleging various misconduct from unnecessary force to offense language by officers, sergeants, litigants and captains — **as well as** a deputy inspector, Elias Nikas, and a deputy chief, James McCarthy.

Over the 17 months, 210 of those complaints were closed — with 43 being shut down "due to an inability to identify officers," the agency said

The police watchdog said it was impossible to track down cops in those complaints because officers either covered up their names and shields, wore protective equipment belonging to another officer or failed to use body cameras properly.

The agency also cited a "failure to follow proper protocols" and "incomplete and severely delayed paperwork."

A total of 42 cases were found unsubstantiated, 28, unfounded, 4, or exonerated, 10, according to the CCRB.

Just over 100 investigations remain open.

"The APU is prepared to move forward with trials for the 37 officers who have received the highest level of disciplinary recommendations, as soon as the NYPD serves officers," CCRB Chair Fred Davie said

The head of the Police Benevolent Association, the largest NYPD union, Patrick Lynch slammed the report as political

"Once again, CCRB is carrying political water for Mayor de Blasio and others who are trying to wash away their own failures during last summer's protests," he said. "Police officers were sent out with no plan, no strategy and no support, into a dangerous environment created by politicians' irresponsible rhetoric."

Police spokesman Sgt. Edward Riley said, "Over the past fourteen months, the NYPD has assisted the CCRB in their investigations by providing hundreds of hours of body-worn-camera footage as well as thousands of pages of records."

November, 2021

SOCIAL SECURITY ANNOUNCES 5.9 PERCENT BENEFIT INCREASE FOR 2022

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 5.9 percent in 2022, the Social Security Administration announced today.

The 5.9 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 64 million Social Security beneficiaries in January 2022. Increased payments to approximately 8 million SSI beneficiaries will begin on December 30, 2021. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$147,000 from \$142,800.

Social Security and SSI beneficiaries are normally notified by mail starting in early December about their new benefit amount. Most people who receive Social Security payments will be able to view their COLA notice online through their personal **my Social Security** account. People may create or access their **my Social Security** account online at www.socialsecurity.gov/myaccount.

Information about Medicare changes for 2022, when announced, will be available at www.medicare.gov. For Social Security beneficiaries receiving Medicare, Social Security will not be able to compute their new benefit amount until after the Medicare premium amounts for 2022 are announced. Final 2022 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and **my Social Security's** Message Center.

The Social Security Act provides for how the COLA is calculated. Please see the attached or visit www.socialsecurity.gov/cola for additional information.

Next Meeting
November 18, 2021, 7:00 PM
Boynton Beach FOP Hall
1200 Miner Road
Boynton Beach.

November, 2021



New York City Transit Police

Memorandum



Date: July 20, 2021
To: All Transit Police MOS
From: The TPD New York Reunion Committee
Re: 2021 Annual TPD Holiday Party/New York Reunion

SAVE THE DATE: Tuesday November 16, 2021

Why: To see old friends, share some Transit history and renew relationships with people we haven't seen in way too long.

When: Tuesday, November 16, 2021 from 4 to 8PM

Where: Antun's 96-43 Springfield Blvd. Queens Village, NY 11429

What: 2 ½ hr Hot Buffet & 4 hr Open Bar

No fixed seating and No dress code

Cost: \$65.00 per person (pre-paid)

\$75.00 CASH ONLY if you pay at door

Send checks payable to Paul J. Murphy,

190 Floral Parkway

Floral Park, NY 11001-3428

Any Questions contact:

Paul J. Murphy 516 775 3295, 516 205 8554, irishcop10@hotmail.com

Marilyn Scahill 718 926 2104 houseonwaterms@gmail.com

PLEASE SEND CHECKS IN BEFORE NOVEMBER 10th SO THAT WE KNOW HOW MANY WILL BE ATTENDING

Masks will be required when walking outside the Banquet Room.

November, 2021

Holiday Party

The date of our Holiday Party at Benvenuto's is Wednesday, December 8th, 2021. The cost is \$65.00 Per Person for members and their guest. For friends of members the cost is \$75.00 Per Person. Please send checks made out to FOP 3100, to: 8927 Hypoluxo RD., Suite A-4, Box 3100, Lake Worth, FL 33467

Members,

You have received a your renewal dues notice. The envelope contains a renewal dues notice and a return envelope. The renewal is two fold. First, a renewal notice for 2022, which will be the same as last year, \$50.

Second, include any updated information such as; new address, phone number, beneficiary or any other pertinent information. You have received a return envelope with no stamp. We are not trying to be cheap but as our numbers grow, and they have been, it does get costly to send these notices out. So please place a stamp on the return and get them back to us as soon as possible. This is a once a year tiresome task for your Executive Board and the quicker we get through it the better for all of us. Some of you in the past have included payment for our holiday party along with your dues. If you want to do so please make the party payment on a separate check. We would appreciate that so as not to confuse the payments.

November, 2021

2022 NYPD Florida Reunion Luncheon

Day/Date/Time:

Thursday, February 10, 2022 (Noon to 4:00pm)

Location (same as 2020)

Benvenuto's
1730 North Federal Highway
Boynton Beach, FL 33435
(561) 364-0600
<http://benvenutorestaurant.com>

Cost:

\$45 per person (**Must prepay by check or money order (no cash).**
Payment will NOT be accepted at the door). Please **DO NOT STAPLE**
or TAPE any checks/money orders. Be sure to list the names, phone
numbers, mailing address and email address of **each person** covered by
the payment. If you are not pre-paying for a table of 10, 11 or 12, please
include which command/commands/boro you prefer to be seated with.

Price includes sit down lunch and 2 hours of beverages. An additional 2
hours of beverages provided through the generosity of Irv Mechanic.
Included beverages are limited to beer, wine and soda (cash bar will also
be available).

If you plan to attend, please mail checks made out to:

NYPD Florida Reunion Luncheon
PO Box 356
New City, NY 10956-0356

PAYMENT MUST BE RECEIVED BY DECEMBER 31, 2021.

Refunds: Contact any committee member listed below prior to the
luncheon.

Table/Group/Individual Reservations:

Table: Minimum of 10 people / Maximum of 12 people (Please list a contact person for
your table, along with his/her phone number).

November, 2021

Group: If you are part of a group of less than 10 and would like to sit together, include checks from each member of your party, along with **each individual's name, phone number, mailing and email addresses.**

Individual: If you are not reserving a full table of 10, 11 or 12, and are not part of a small group, you will be assigned to a table. If you wish to sit with or near a certain command, ie: 24 Pct, Intel, PBBX, please include the command/boro/etc., when sending in your check. We will do our best to accommodate. **Do not forget to include your phone number, mailing and email addresses.**

No Walk-ins, payment will NOT be accepted at the door.

If you need to contact a committee member regarding this event, please do so via email at any of the following email addresses:

Bill Callahan	william02@optonline.net
Bill Giblin	gibbyonmarco@outlook.com
Harvey Grape	grape268@yahoo.com
Artie Marra	artie845@optonline.net
Walter Silbert	mwsilbert9@gmail.com
Eddie Vincenzi	taste48@aol.com
Diane Bolte	dianesb1051@gmail.com

"In Memoriam"

Jimmy Peace (founding member) Captain, Retired - RIP 2/20/21
Jack Hartigan, Deputy Chief, Retired - RIP 9/19/20

November, 2021

7 Early Warning Signs of Dementia You Shouldn't Ignore

How to spot early indicators that your loved one may have Alzheimer's or dementia

From age 50 on, it's not unusual to have occasional trouble finding the right word or remembering where you put things.

But persistent difficulty with memory, cognition and ability to perform everyday tasks might be signs that something more serious is happening to a loved one's brain.

Dementia isn't actually a disease, according to the Mayo Clinic. It's a catch-all term for changes in the brain that cause a loss of functioning that interferes with daily life. Dementia can diminish focus, the ability to pay attention, language skills, problem-solving and visual perception. It also can make it difficult for a person to control his or her emotions and lead to [personality changes](#).

More than 6 million Americans are living with Alzheimer's dementia, according to the "[2021 Alzheimer's Disease Facts and Figures](#)" report from the Alzheimer's Association. Alzheimer's disease is the leading cause of dementia, accounting for 60 percent to 70 percent of cases, but a range of brain illnesses can lead to the condition (see sidebar, "Diseases that cause dementia").

Diseases that cause dementia

These conditions are the leading causes of dementia. Many patients have mixed dementia, a combination of two or more types, such as Alzheimer's and vascular dementia.

Alzheimer's disease. Alzheimer's is characterized by amyloid plaques and tangled fibers in the brain and by a loss of connections between nerve cells. Damage initially appears in the hippocampus, an area of the brain involved in memory formation, and gradually spreads.

Vascular dementia. The second most common type of dementia results from damage to the vessels that supply blood to the brain. It tends to affect focus, organization, problem-solving and speed of thinking more noticeably than memory.

Lewy body dementia. Abnormal protein deposits in the brain, called Lewy bodies, affect brain chemistry and lead to problems with behavior, mood, movement and thinking.

Frontotemporal disorders. Degenerative damage to the brain's frontal and temporal lobes is the most common cause of dementia in people age 65 and younger. Symptoms might include apathy; difficulty communicating, walking or working; emotional changes; and impulsive or inappropriate behaviors.

Sources: National Institute on Aging, Mayo Clinic

A loved one showing symptoms of dementia needs to see a medical expert who can conduct tests and come up with a diagnosis. If a loved one has dementia, you'll want to plan how you will manage that care, especially as the condition progresses.

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But it's also important to rule out other medical conditions with dementia-like symptoms that may disappear with treatment such as infections and side effects of medications.

What to watch for

Here are some of the warning signs identified by dementia experts and mental health organizations:

- **Difficulty with everyday tasks.** Everyone makes mistakes, but people with dementia may find it increasingly difficult to do things like keep track of monthly bills or follow a recipe while cooking, the Alzheimer's Association says. They also may find it hard to concentrate on tasks, take much longer to do them or have trouble finishing them.
- **Repetition.** Asking a question over and over or telling the same story about a recent event multiple times are common indicators of mild or moderate Alzheimer's, according to the Cleveland Clinic.
- **Communication problems.** Observe if a loved one has trouble joining in conversations or following along with them, stops abruptly in the middle of a thought or struggles to think of words or the name of objects.
- **Getting lost.** People with dementia may have difficulty with visual and spatial abilities. That can manifest itself in problems like getting lost while driving, according to the Mayo Clinic.
- **Personality changes.** A loved one who begins acting unusually anxious, confused, fearful or suspicious; becomes upset easily; or loses interest in activities and seems depressed is cause for concern.
- **Confusion about time and place.** Loved ones who forget where they are or can't remember how they got there should raise alarms. Another worrisome sign is disorientation about time — for example, routinely forgetting what day of the week it is, says Jason Karlawish, a professor at the University of Pennsylvania's Perelman School of Medicine and co-director of the Penn Memory Center.
- **Troubling behavior.** If your family member seems to have increasingly poor judgment when handling money or neglects grooming and cleanliness, pay attention.

Some people who experience memory loss or have difficulty with attention, decision-making language or reasoning may have a condition known as [mild cognitive impairment](#). The condition causes a noticeable decline, but the changes are less severe than with dementia and a person can still perform normal daily activities, according to the Cleveland Clinic.

People with mild cognitive impairment are at an increased risk of developing dementia.

Where to find help

When your loved one is displaying troubling symptoms, a trip to a [primary care physician](#) is often the first step. But to get a definitive diagnosis, you'll need to see a specialist such as a neurologist, geriatrician or geriatric psychiatrist.

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If you can't find one, the National Institute on Aging recommends contacting the neurology department of a nearby medical school. Some hospitals also have clinics that focus on dementia.

Ailments can mimic dementia

Any number of treatable conditions can cause dementia-like symptoms. Some of the most common:

- Alcohol abuse
- Anxiety, depression or stress
- Blood clots, brain infections or tumors
- [Delirium](#)
- [Head injuries](#)
- Kidney, liver or thyroid problems

Specialists will want to know about the patient's personal and family medical history. A close relative or relatives having had Alzheimer's is a major risk factor.

Recent research suggests that a prevalence among even [members of your extended family](#) can increase your dementia risk. Doctors also will conduct physical and neurological exams to rule out other treatable causes for dementia symptoms.

Some of the methods that doctors use to diagnose dementia:

- **Cognitive and neuropsychological tests** assess language and math skills, memory, problem-solving and other types of mental functioning.
- **Lab tests** of blood and other fluids, including checking levels of various chemicals, hormones and vitamins, can help rule out nondementia causes for the symptoms.
- **Brain scans** such as CT, MRI or PET imaging can spot changes in brain structure and function. These tests also can identify strokes, tumors and other problems that can cause dementia.
- **Psychiatric evaluation** can determine whether a mental health condition is causing or affecting the symptoms.
- **Genetic tests** are important, especially if someone is showing symptoms before age 60. The early onset form of Alzheimer's is strongly linked to a person's genes, according to the Mayo Clinic. Talk with a genetic counselor before and after getting tested.

November, 2021

NYPD unions to pull out of pension fund group, Comptroller Stringer urges them to reconsider

By MICHAEL GARTLAND
NEW YORK DAILY NEWS |
SEP 19, 2021

New York City police unions that hold partial control over how their members' pension money is invested are planning to pull out of a consortium of other city pension funds that Comptroller Scott Stringer has credited with considerably augmenting their return on investment.

In 2015, Stringer launched what's come to be known as the Common Investment Meeting, where the trustees of the city's five largest union pension funds meet to hash out how their money is managed.

Before that, each of the funds' trustees would meet separately in five different monthly meetings, which, from Stringer's perspective, was far less efficient.

New York City Comptroller Scott Stringer (Luiz C. Ribeiro/for New York Daily News)
According to Stringer, the CIM has boosted the pension funds' growth overall, with their rate of return hitting 11.58% over the five years since the CIM was created, compared to a 7.02% rate of return for the five years prior to its creation.

The police pension funds' trustees are made up of several police unions. The most powerful among them is the Police Benevolent Association.

The PBA's head, Patrick Lynch, pointed out that the CIM began as a pilot program and disputed the idea that, over the past five years, it's made life easier for the funds' trustees.

"We were invited to participate in the common-investment meeting on a trial basis. Based on that trial, we have determined that the current format is not the most efficient or effective way to address our members' needs," he said. "We look forward to continuing to work with both the current comptroller and the next one to provide the best possible stewardship of our members' funds."

Police Benevolent Association President Patrick Lynch (Theodore Parisienne/for New York Daily News)

With Stringer set to end his term as comptroller in December, it is not entirely clear who his successor will be, but odds are on the Democratic candidate, City Councilman Brad Lander (D-Brooklyn), who's been an outspoken critic of the NYPD for years.

When asked through a PBA spokesman to comment on whether the prospect of Lander becoming comptroller played into the police union's decision, Lynch said the actions are based on the CIM itself. Lander declined to comment.

November, 2021

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Next Meeting
November 18, 2021, 7:00 PM
Boynton Beach FOP Hall
1200 Miner Road
Boynton Beach.

8 Warning Signs of a 'Silent' Heart Attack That Are Easy to Overlook

Symptoms can be subtle, but that doesn't mean they're any less dangerous

Despite its depiction in the movies, a heart attack doesn't always produce pain or pressure so intense it causes a person to clutch their chest and collapse to the floor. Most people who have a [heart attack](#) experience a much less dramatic version. And some have no symptoms at all — or symptoms that are so subtle they're mistaken for something else entirely. These so-called silent heart attacks account for about 20 percent of all heart attacks, according to the [American Heart Association](#). Some experts estimate that number is even higher — closer to 50 percent.

What is a silent heart attack?

A heart attack happens when the arteries that carry blood to the heart become blocked, thereby depriving the heart muscle of oxygen and nutrients. If a person having a heart attack feels pain or pressure, it's because of this blockage, says Eduardo Marban, M.D., executive director of the Smidt Heart Institute at Cedars-Sinai Medical Center in Los Angeles.

Symptoms of a silent heart attack

Few people actually exhibit no symptoms. But signs of a heart attack can be muted or confused with other conditions. Here's what to look out for:

1. Shortness of breath
2. Weakness or fatigue
3. A general feeling of unease or discomfort
4. Sweating
5. Nausea or vomiting
6. Lightheadedness or dizziness
7. Mild pain in the throat or chest
8. Pain in the back or arms, like a sprained or pulled muscle

The same thing happens during a silent heart attack — blocked arteries make it so that oxygen-rich blood can't reach the heart. The only difference is the problem goes unnoticed. "It's not necessarily that there were no symptoms; it may just be that the patient didn't recognize them as heart symptoms and wasn't concerned," Marban says.

For example, it's not uncommon for silent heart attacks to be written off as indigestion, a sprained or strained muscle, fatigue, or "just feeling run-down," Marban says.

People who later realize they've had a silent heart attack may also recall experiencing shortness of breath at the time, or a general state of discomfort that led to a night of lost sleep, says Robert Lager, M.D., an interventional cardiologist at MedStar Washington Hospital Center in Washington, D.C. Nausea, sweating, dizziness and an overall feeling of unease are also signs of a silent heart attack.

If you experience any of these symptoms, "don't sit around and wonder" what could be wrong. "Time is muscle," Lager says, referring to the damage that decreased blood flow can inflict on the heart. "The longer one waits to get evaluated, the more likely that there will be irreversible damage."

That said, some people truly experience no symptoms — understated or otherwise — when they have a heart attack. Diabetics who have nerve issues that interfere with pain signals (called neuropathy), for example, are at higher risk for having a literal silent heart attack, Lager says. [Women](#) and older adults are also more likely to have an event without warning signs.

Is it a heart attack ... or something else?

Silent heart attacks don't just fool patients; they can be misdiagnosed in health care settings, too. Shortness of breath may be mistaken for a pulmonary problem, for instance. And pain in the shoulder or arm can be misdiagnosed as an orthopedic issue. "So there are lots of different forms of symptoms that are referred pain from the heart that can be very confusing and sometimes can be misleading," Lager says.

One way to tell if the symptoms you're experiencing are due to a heart attack or another condition is to know that the warning signs of heart trouble are "not positional," Lager says. This means that the sprain-like pain in your neck and arm won't get better if you stretch it or shake it out. And shortness of breath or sweating won't subside if you take it easy and lie down.

Con't on next page

Con't from previous page

That's a really good rule of thumb," Lager says. "If you're not sure if you're having a symptom, see if you can manipulate it in some way. Can you press on the chest? Can you change your position? Can you stand up or sit down? Does it make a difference, positionally? Because the heart has no gyroscope; it doesn't know where it is in space. And it doesn't matter if you put the heart upside down or right side up, it's going to give you the same signals if it's in trouble."

Another thing to keep in mind: Any symptom that results from the loss of oxygen to the heart will generally get worse if you increase demand on the heart. "So if someone has chest discomfort at rest and gets up and walks around, you're increasing the heart's demand for oxygen, so the symptoms usually will get worse if it's a heart issue," Lager says.

The risk factors for silent heart attacks are the same as those for a heart attack with symptoms. The most common include:

- Age (for men, 45 and older; for women, 55 and older)
- Diabetes
- Excess weight
- High blood pressure
- High cholesterol
- Lack of exercise
- Prior heart attack
- Tobacco use
- A family history of heart disease

The dangers of having a heart attack and not knowing

Many people who have had a silent heart attack find out about it after the fact — sometimes months or years later — usually during a routine electrocardiogram, or EKG. Symptoms that arise afterward can also bring patients in to see a health care provider. Lager says people who have suffered a silent heart attack may notice a faster heart rate or increased exercise intolerance, for example.

Usually when someone finds out they had a silent heart attack, the damage has already been done. But identifying a past heart attack can help you and your doctor mitigate risks for future cardiac events. After all, a silent heart attack can increase risk of heart failure by 35 percent, one study shows. It also increases the likelihood of sudden death, [stroke](#) and having another heart attack.

Dangerous heart arrhythmias are another concern your doctor may monitor for if you had an undetected heart attack in the past. These can develop when parts of the heart muscle are scarred from the loss of blood. And another worry: Because "our blood gets thicker under stress," Lager says, blood clots are also more likely to crop up after you've had a heart attack.

"Once the diagnosis is made, either of a recognized heart attack or a silent heart attack, everything is put into a higher risk category in terms of the complications that can ensue," Marban says. "So it's not something that we should just consider a curiosity and do nothing about. ... Detecting a heart attack and acknowledging it is the first step towards putting the patient back on the kind of effective therapy that we know is helpful."

The take-home message, Lager says, is to pay attention to a change in patterns in your body.

"If you're someone who occasionally has some chest discomfort that's mild, transient and occurs in certain predictable patterns, then it's not nearly the same as someone who has new symptoms never felt before," he says.

And if you're prone to indigestion and just ate a spicy meal, the burning feeling in your chest is likely heartburn. But if it comes on out of the blue and the symptoms get worse, especially as you walk around or exercise, "that's a real warning sign that it's not gastrointestinal," Lager says.

November, 2021



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WWW.AHCARESERVICES.COM

November, 2021



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November, 2021



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November, 2021

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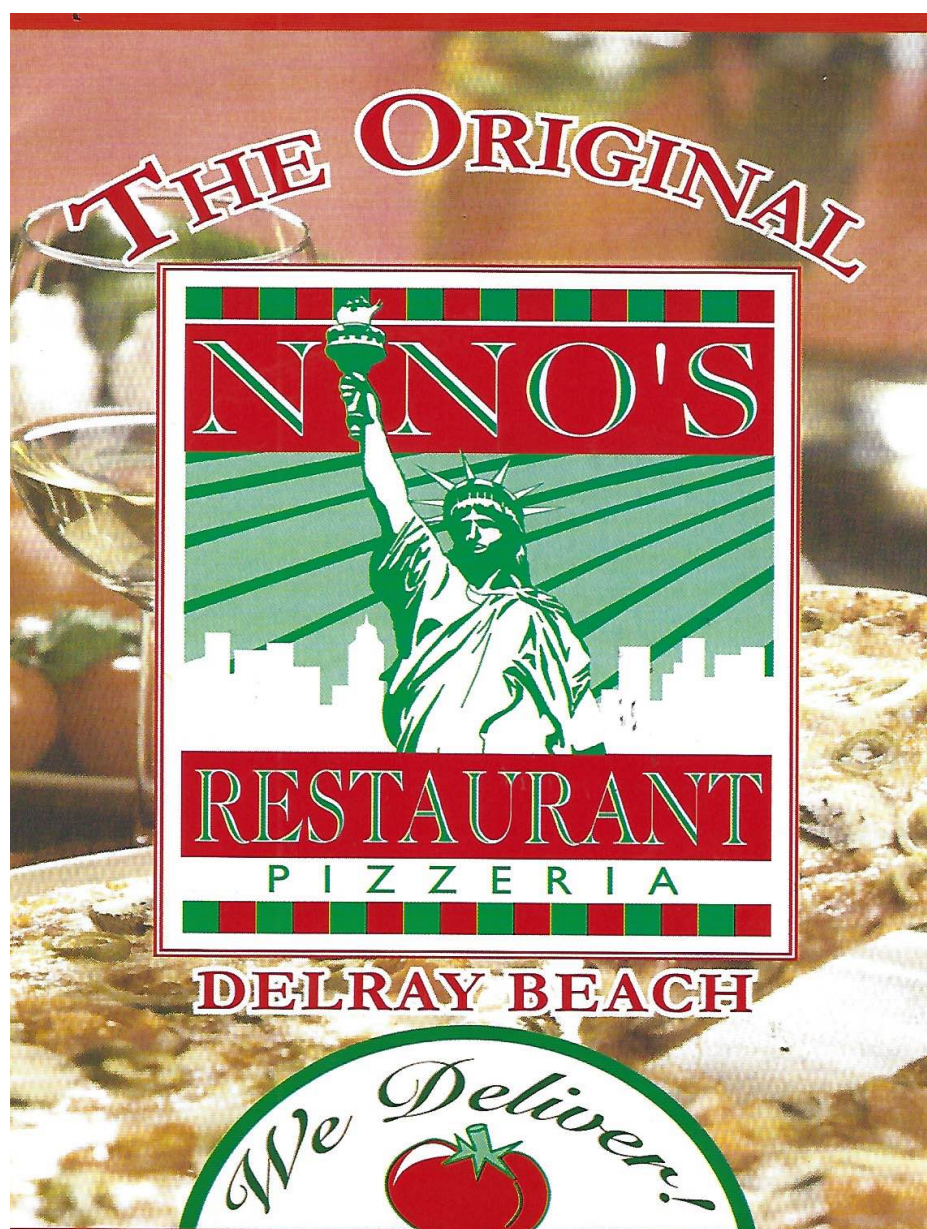


Tax Brackets for income earned in 2021

- 37% for incomes over \$523,600 (\$628,300 for married couples filing jointly)
- 35% for incomes over \$209,425 (\$418,850 for married couples filing jointly)
- 32% for incomes over \$164,925 (\$329,850 for married couples filing jointly)
- 24% for incomes over \$86,375 (\$172,750 for married couples filing jointly)
- 22% for incomes over \$40,525 (\$81,050 for married couples filing jointly)
- 12% for incomes over \$9,950 (\$19,900 for married couples filing jointly)
- 10% for incomes up to \$9,950 (\$19,900 for married couples filing jointly)

[Married filing separately pay at same rate as unmarried. Source: Internal Revenue Service »](#)

November, 2021



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Masks

When You've Been Fully Vaccinated

If you are fully vaccinated, you can resume activities that you did before the pandemic without wearing a mask or physically distancing, except where required by federal, state, local, tribal, or territorial laws, rules, and regulations. That includes local business and workplace guidance. You will still be required to wear a mask on planes, buses, trains, and other forms of public transportation traveling into, within, or out of the United States, and in U.S. transportation hubs such as airports and stations.

You should still watch out for symptoms of COVID-19, especially if you've been around someone who is sick. If you have symptoms of COVID-19, you should get tested and stay home and away from others.

Guidance for Unvaccinated People

If you haven't been vaccinated yet, wear a mask that covers your nose and mouth to help protect yourself and others. Masks should be worn in addition to staying at least 6 feet apart, especially around people who don't live with you. Get a COVID-19 vaccine as soon as you can. Being in crowds makes you more likely to get or spread COVID-19, so avoid crowds and poorly ventilated indoor spaces. And wash your hands often with soap and water, or use hand sanitizer if soap and water aren't available.

November, 2021



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November, 2021

NYC to require vaccines or weekly testing for city workers

The rule is expected to affect about 340,000 city employees, making the city one of the largest employers in the U.S. to take such action. While it isn't a vaccine mandate — no workers will be forced to take a shot — officials hope the inconvenience and discomfort of weekly tests will persuade many to overcome a reluctance to get inoculated.

"This is about our recovery. This is about what we need to do to bring back New York City," de Blasio said. "This is about keeping people safe."

Hours after de Blasio's announcement, officials in California announced that state employees and all health care workers will be required to show proof of COVID-19 vaccination or get tested weekly.

New York Gov. Andrew Cuomo declined to answer a question about whether he will require state employees to be vaccinated. Speaking at a news conference at Yankee Stadium, Cuomo urged localities to consider vaccinating public-facing government workers.

The Sept. 13 deadline in New York City coincides with the start of public school, when the Democratic mayor has said he expects all pupils to be in classrooms full time. City health care workers and employees in congregate settings such as group homes will face earlier deadlines.

The move comes as the city battles a rise in COVID-19 cases fueled by the highly contagious delta variant. Since the end of June, the daily average of new cases has increased by more than 300%.

Last week, the city had announced it was mandating vaccinations or weekly testing for workers in the city's hospital system.

De Blasio expanded the requirement Monday and urged private employers to adopt similar rules.

"My message to the private sector is: Go as far as you can go right now," the mayor said. "I would strongly urge a vaccination mandate whenever possible, or as close to it as possible."

Unions representing city workers offered mixed responses to the new mandate affecting their members.

"Vaccination and testing have helped keep schools among the safest places in the city," the United Federation of Teachers said in a statement. "This approach puts the emphasis on vaccination but still allows for personal choice and provides additional safeguards through regular testing."

But Henry Garrido, executive director of District Council 37 of AFSCME, said, "If City Hall intends to test our members weekly, they must first meet us at the table to bargain."

Garrido, whose union represents about 100,000 New York City employees across several departments, said weekly testing is subject to mandatory bargaining.

"New York City is a union town and that cannot be ignored," he said in a statement.

Asked about Garrido's statement, de Blasio said the city has a right to require that its workforce gets vaccinated or tested.

"When it comes to the health and safety of our workers in the midst of a global pandemic, we have the right, as employers, to take urgent action to protect people's health, to protect their lives," he said.

The number of vaccine doses being given out daily in the city has dropped to less than 18,000, down from a peak of more than 100,000 in early April. About 65% of adults in the city are fully vaccinated. Meanwhile, caseloads have been rising for weeks, and health officials say the variant makes up about seven in 10 new cases.

De Blasio has said that he does not plan to reimpose a broad indoor mask mandate, [as Los Angeles County has done](#). Masks are required in some settings such as public transportation.

De Blasio said unvaccinated city employees will be required to wear masks indoors at all times.

Asked how the city would handle unvaccinated employees who don't want to wear masks in the workplace, city labor relations commissioner Renee Campion said, "If employees refuse to comply, they just can't be at work. And in fact, they will not be paid."

November, 2021

Editors Note

Please accept my apology for including in this newsletter pertinent and timely information regarding the upcoming changes to the New York City health coverage for the Medicare Eligible Retirees. If any of our members from any other New York State agency have any important information they would like me to include in the future newsletter, I would be happy to do so.
Sincerely Yours
Harvey Feit

Scams

Your Utility Bill Is Past Due: Pay Now or Get Cut Off

Heat waves make having reliable air conditioning and fans, and the electricity that powers them, essential. Scammers will impersonate utility providers by phone (though sometimes other ways — email, text, in person) and claim your account is past due and you must pay immediately, or your power will be shut off. TIP: If you get a call or message like this, disengage. You can call your utility provider using the phone number on your statement if you're concerned there may be an issue.

Renting a Car for an Unbelievable Deal? Don't Believe It

The pandemic led rental car companies to sell off lots of inventory, resulting in fewer cars and higher prices now that people are looking to travel. Scammers are spoofing well-known rental car websites and advertising fake customer service numbers. Their goal is to lure in travelers with great deals — and convince them the best way to pay is with a gift card. TIP: Seek out the real website or phone number for rental car companies (type in the web address versus doing a web search, which can turn up fake information). If you're dealing with a company you've never heard of, search the name online, along with the word "scam" to see what comes up. Oh, and a legitimate business will never seek payment for goods or services with a gift card.

The Dream Vacation Home That Turns Into a Nightmare

Lots of travelers are seeking home rentals over hotel reservations for their getaways. Unfortunately, scammers are the ones getting away — with fake offers and large deposits. They steal rental listings straight from legitimate sites and post them online in the hopes of convincing travelers to rent through them instead of the real property owners. TIP: Be wary of renting off of social media sites or through companies you haven't booked through before. Keep all of your interactions with property owners on the website of legitimate companies. A request to take your conversation off the site is a sign of a likely scam.