

New York Police and Fire Retiree Association, Inc.

P.O. Box 7

Greystone Station Yonkers, NY 10703

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mencing at 7:30 p.m. All members should make an effort to attend. Regular meetings first Monday of every month, except January, July, August and September.

Visit us at: WWW.NYPFRA.ORG

Health Insurance Task Force Legislation S9393 / A6457

See page 3

98th ISSUE

Happy and Healthy New Year To All of Our Members & Supporters

NEW YORK

POLICE and FIRE RETIREE

ASSOCIATION, INC. P.O. Box 7, GREYSTONE STATION • YONKERS, NEW YORK 10703 WWW.NYPFRA.ORG

OCT., NOV. AND DEC. 2007

NEWSLETTER

Permi

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PETER CASTAGNOZZI 27 Cresthill Road, Yonkers, NY 10710, Tel: (914) 793-4684

We ask any member to please write or call with any updated retiree information from any of the police or fire departments in which you were a member. It would be nice to have some retiree information from each city, town and village in which our total membership is made up from.

*When calling President Wicoff, please phone (914) 961-3800.

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President's Report

Hopefully all of our members and their families had a Happy Thanksgiving, a Merry Christmas and a Happy Holiday Season in 2007. There have been a lot of changes in the NYPFRA, Alliance in Albany and on the issue of health insurance protection legislation. In 2007 the NYP-FRA membership voted in favor of a bylaw change of our election process to spread out over three year terms and to put five executive board members in each group for re-election, which would keep intact at least 10 of the 15 board positions if all five decided not to run in an election year. Also the NYPFRA will no longer meet in September and January along with the original no meetings in July and August by-law. As I have talked with other retiree associations in the state I am finding groups are adapting this policy of fewer meetings in conjunction with the New York State Legislature.

The Alliance in Albany (see page 4 for a related article) is undergoing a major change in leadership positions. President Ed Curran is not seeking re-election for the 2008–2009 two year term. He has held that position since 1992. Ed will remain President of the Retired Police Association of NYS. Secretary Tony Perrone is not seeking re-election and he is also stepping down as President of the Hudson Valley 10-13 Association. Both of these men have done a job well above the call of duty for their positions on the Alliance Board.

I was approached by many Alliance member groups about being nominated for the President position and I was greatly honored when I was nominated for the President of the Alliance. But I had to decline due to prior family obligations which I am committed to and also President of the NYPFRA since 1993, my available extra time is very limited. In addition, my wife recently retired from teaching in Yonkers with plans that we would like to travel. I could never accept such a position knowing that I would not be able to give my whole heart and sole to the responsibilities and commitment that come with the position as I have done with the NYP-FRA.

RPEA, which is a member of the Alliance and has about 55,000 members, has been going through many leadership changes. New Executive Director Michael Fitzgerald has taken over from Kevin Murray who is now a Deputy Comptroller for Retirement Services and long-time Legislative Chairman Don Hirshorn has retired. The RPEA has always been and I am sure will continue to be a main force behind the Alliance success in the future as it has been in the past.

A new direction on health insurance protection legislation is going to be in the hands of a Task Force on retiree health insurance issues and securing that benefit. Senator Farley has submitted legislation on erecting the Task Force as suggested by Governor Spitzer in his veto message of our passed legislation to protect our health insurance. Senator Farley's bill is S6457 and the same bill in the Assembly is Assemblyman Abbate's A9393. The Alliance is trying to have a representative serve on the Task Force. We do not have any more information on the Task Force at this time. Please see pages 5 and 6 for letters to the Governor and Senator Farley in reference to the Task Force legislation.

Another major issue is the new Governmental Accounting Standards Board (GASB) which will have states and local governments starting in 2008 estimate the price-tag of health care for retirees and future retirees and other non-pension benefits. Please see page 7 for article on this issue. The projected cost in NYS is in the billions on the health insurance issue (continued on page 4.)

Alliance of Public Retiree

The November and December meetings which are usually on the third Tuesday of the month were canceled do to the Thanksgiving and Christmas Holiday and one meeting was set for Tuesday, December 11, 2007, in Albany. Two former Alliance Representatives were honored at this meeting for their distinguished service to the Alliance and the work they have done over the years for the public retirees in New York State.

Kevin Murray, former Executive Director of the RPEA, who was recently appointed Deputy Comptroller of the New York State & Local Retirement Systems. Donald Hirshorn, who recently retired as the Legislative Representative of the RPEA. Please see the President's Report.

Alliance nominations and election of

officers for 2008-2009 were held at this meeting. The present President Edward Curran will be stepping down from this position and not seeking re-election. Ed has been the President of the Alliance since January 1, 1992. This has been a 15 year run by Ed who has been representing the 350,000 retirees which are comprised from the membership of the Alliance members. In this position Ed has done much more over the years than what would be expected from the Alliance President. He will remain President of the Retire Police Association of the State of New York.

All positions on the Alliance board have been filled except for the position of president. This issue will be addressed at the next Alliance meeting on January 15.

President's Report continutedension systems. Another issue that has been raised at Our annual Christmas party was well

our meetings has been addressed and resolved by RPEA in reference to full reimbursement of Income Adjusted Medicare Part B Premiums. Please see page 8 for an article from the RPEA Newsletter November/December 2007.

Additional good news is the New York State Common Retirement Fund is \$154.5 billion and the retirement fund is at 104% which means it is able to pay its obligations to retirees and beneficiaries while maintaining a 4% cushion. There should also be a reduction to state and local governments contribution to the pension fund because the funds have earned 12% instead of the projected 8%. In the next newsletter will be a complete breakdown of the new changes put in place by NYS Comptroller Thomas DiNapoli on new ethics standards and increase transparency Our annual Christmas party was wellattended and the food was great. January of 2008 we will begin working on a new website in which we will be doing a lot of communication with our members so please make sure that Financial Secretary Benny Glasser has your up-to-date e-mail address. You can contact him at <u>Ben868JETS@aol.com</u>. In addition, please send in your 2008 dues and a big thank you to those members who have sent in a check for Operation Support Our Troops (OSOT) along with their dues payment. It is not too late to send in one now for OSOT.

> Sincerely, William Wicoff

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Throughout 2008, your ad will appear as per the following rate schedule:

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1/4 page \$200 1/2 page \$300

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If you would like to place an ad, please send a check, payable to the New York Police & Fire Retiree Association, along with ad copy which will be typeset and placed in the newsletter. Quoted prices are for all issues (min. 4/year).

We thank you for your interest and patronage of the newsletter which is mailed to over 1,000 members per issue. Please make every effort to patronize our advertisers.

Please contact: Peter Castagnozzi, 27 Cresthill Road, Yonkers, NY 10710.

Please visit the New York Police and Fire Retirees Association at our website WWW.NYPFRA.org

Home Insurance: Get the Facts

Does your homeowner's policy cover floods, mold, earthquakes or termites? If you've never asked, the answer is probably no. More than a third of homeowners mistakenly think their basic insurance covers flooding and earthquakes, according to a recent NAIC survey. But don't wait for a catastrophe to test out your coverage—follow these tips.

■ Assume Nothing. Most people buy insurance because it's required to secure a mortgage and then they assume it covers everything, according to Florida Insurance Commissioner Kevin McCarty. It can be expensive (\$2,000 annually to cover a \$400,000 house in California against earthquakes) or cheap (31 cents a day for \$20,000 worth of flood damage in a low-risk area). Plug in your address at <u>floodsmart.gov</u> to assess your risk—but note that 25% of flood claims come from moderate-to-low-risk areas.

■ Read the Fine Print. Is your home insured for cash value or replacement cost? Cash value factors in depreciation and could amount to less than you think, NAIC recommends insuring your home for 80% of its *replacement* value. Why only 80%? There's no need to insure the land; it will still be there even if the house isn't.

■ Track Your Assets. Keep an inventory of personal property—including photos, videos and receipts—in a safe place away from your house. This helps you buy the right level of coverage and facilitates the claim process, says Jeanne Salvatore, senior VP of public affairs at the Insurance Information Institute. Also, tell your provider if you make any home improvements that cost more than \$5,000, make major purchases or acquire anything valuable. It may required a policy update or a special "rider".

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Farley Letter

Get Packing: Tips to Ensure a Smooth Move

On the unofficial list of life's most stressful events, moving is bound to be in the Top 10.

Apart from finding a new residence, having the utilities turned on and learning your way around a new neighborhood, just the thought of facing all of the stuff you've accumulated over the years is enough to send you into a tailspin.

If you are a first-time mover, you don't have the advantage of learning from past mistakes and developing efficient ways to pack. There is no room for cutting corners when packing, as anyone who has ended up with a boxful of broken dishes or a punctured lampshade can attest.

Follow these tips on packing properly and learn the basics to keep your move stress-free.

• Assess Your Mess—Your first step is to take an inventory of your belongings.

Make a list of the items that you will need immediately, and those that can stay packed for a while (i.e. if you moving in the summer, you probably won't be using your wooly winter sweaters for a while).

Also take the time to discard items with a sole purpose of taking up space you know, the things accumulating dust that you haven't touched in years. Pack the items you won't need readily first and put them aside. You're already on your way.

• Research, Research, Research—It's amazing how many people will spend hours scouring the Internet or local sales flyers for a new DVD systems or computer package.

However, they will take all of five minutes looking for a moving company. Investigate and receive quotes from a few different companies.

When possible, get recommendations from friends and family. This company will be responsible for your most valuable possessions—don't just go with the lowest price or fancy advertising.

If cost is an issue and you want to move yourself, examine the fine print. Professional moving trucks can transport a larger amount of you belongings more efficiently. While you may think you're saving money by moving yourself, extra trips, breakages and injury from heavy lifting could actually cost you more in the long run.

• It's All in the Packaging—Be sure to purchase the proper containers for the job—not just raiding the local supermarket dumpster for discarded boxes.

Many boxes are just not strong enough for your household items and can have holes in the bottoms or lids.

It's also a good idea to adequately line your boxes with packing paper or bubble wrap to doubly insure that prized possessions will not end up broken and in the trash heap. Never pack a lampshade with any other item, as innocuous as it may seem, because you're just asking for puncture trouble.

• Possible Roadblocks—Some things to watch out for: don't ship aerosols or household chemicals in a moving truck, especially during warm months. Excessive heat could cause combustibles to explode.

Also, keep an eye out for pets, like cats. Feisty felines love to explore empty boxes and inadvertently end up packed away...yes it's happened!

• Look at the Future—While packing and moving can be a bit hectic at times, just think of the possibilities that lie ahead in your new home.

Price tag for state, local government retiree benefits: \$2.73 trillion

States have set aside about \$2 trillion to cover the cost of pensions and health insurance promised teachers, police officers and other public sector workers, but retiree benefits are still under funded by about \$731 billion, a new study released December 18, 2007, shows.

Of that shortfall, nearly half (\$370 billion) is needed for future retirees' health care and other non-pension benefits, such as dental and life insurance, the Pew Center on the States said in Promises with a Price, a 50-state analysis of state retiree benefits.

Pew Center on the States is funded by The Pew Charitable Trusts, the same organization that funds Stateline.org. The full report and fact sheets for each state are available at <u>Pewtrust.org</u>.

States have always been required to publicly report their long-term pension liabilities, but starting in 2008, states also have to estimate the price-tag of health care and other non-pension benefits. States will have to identify these costs in their fiscal 2008 financial reports under a new rule from the Governmental Accounting Standards Board.

Pew describes its report as a first of its kind preview of these numbers.

Only Arizona, North Dakota, Ohio, Oregon, Utah and Wisconsin were on track at the end of 2006 to fully fund retiree benefits other than pensions for the next 30 years, Pew said.

None of the big states–California, Texas, New York, Florida and Illinois–had put aside enough money for retiree health care and other non-pension benefits as of 2006. New York faces long-term liabilities of \$50 billion, followed by California (\$48 billion) and Connecticut and New Jersey (\$22 billion each), according to the Pew study.

States that don't sock away enough money risk getting a lower credit rating from Wall Street, making it much more expensive to borrow money.

On the pension front, Colorado, Illinois, Kansas, Michigan, New Jersey, Oklahoma and Washington have consistently fallen short in recent years of meeting their future pension obligations, Pew said.

Some states got themselves in a bind when they increased their benefits during the boom times of the 1990s but then couldn't afford to continue paying for them when the national recession hit in 2001 and their finances went into a tailspin. While funding levels may rise and fall with the economy, once given, a defined benefit is very difficult to take away, the Pew report said.

The report describes the pension envy some workers in the private sector feel for their counterparts in state government. More and more workers in the private sector have to help pay for their own health care and retirement plans, and at the same time have to foot the bill for these same benefits for state workers. The gap between public and private sector benefits fuels the political debate, as taxpayers notice that they are contributing to government employee retirement benefits that are increasingly unavailable in the private sector, the Pew report said.

The report comes at a time when states face rising health care costs and more state employees are hitting retirement age.

To cut costs, an increasing number of states are setting aside money and restructuring benefits, Pew said. Michigan and Alaska, for example, have moved state employees from traditional pension programs, with guaranteed payouts, to 401(k)-style programs, where the state contributes a set amount each month to an employee's investment fund.

Full Reimbursement of Income Adjusted Medicare Part B Premiums

In the March/April 2007 RPEA Newsletter we discussed the income-adjusted Medicare Part B premium and informed our members that New York State did not plan to reimburse NYS Health Insurance Program enrollees for the amount they paid above the \$93.50 basic premium.

We were told that the State's position was that the State was not required to reimburse above the basic cost of Part B and there were no plans for this reimbursement. RPEA was opposed to the attempt to deny full reimbursement and was prepared to legally challenge the State's refusal. Although the State's decision affected only a relatively small number of our members-a concept that we believe we must oppose now to forestall similar attempts in the future.

Not only was this a fight to protect existing retiree benefits it was also to enforce the Appellate Division opinion which we had fought so hard to achieve in connection with including Part B reimbursements costs in computing overall health insurance premiums.

As most of our readers will remember, RPEA had lead the fight last year to stop the State's inclusion of the cost of reimbursement of State retirees part B premiums in the calculation of health insurance premiums paid by all State employees and retirees in the NYS Health Insurance Program.

We were successful when the Appellate Division ruled that Civil Service Law provides for full reimbursement of Medicare Part B premiums from the Health Insurance Fund to be financed solely by employer contributions. And we believed that federal Law made it clear that the income adjusted amount paid by higher income Medicare recipients is premium.

In a recent meeting, the Department of Civil Service advised us that the State has now determined that reimbursement of the entire Part B Medicare premium is required for enrollees in the New York State Health Insurance Program.

Because Civil Service has no way of knowing which enrollees have paid the higher premium, the department is developing a process for enrollees to request the reimbursement of the additional premium.

There will be official notification from the Department of Civil Service letting enrollees know that they will be reimbursing the total Part B premium and what the procedure will be to obtain the reimbursement.

Requests for reimbursement of the additional premium cannot be accepted until the Department finalizes the process to be used and so notifies enrollees.

Pelham

34. Mr. Sliney was a police officer for the

Shamus D. Sliney of Peekskill, NY, died Village Pelham. He was with the Pelham suddenly on September 26, 2007. He was P.D. for 11 years and prior worked for the Mt. Vernon P.D. for 2 years.

Yonkers

Fire Department Promotions Effective December 4, 2007, the following promotion was announced.

To captain: Lieutenant Philip Armacida.

To lieutenant: Fire Fighter Micheal Miller and Fire Fighter Anthony Gallo

Congratulations on their promotions and good luck in their new positions.

Robert "Bobby" Galindo. February 14, 1954 to October 23, 2007.

Retired from the City of Yonkers, 4th Precinct Police Department, January 30, 2007, after 21 years of service. Robert was a Corrections Officer for Sing-Sing Correctional Facility in Ossining, New York in years prior to joining the police department.

Edward Francis Harty, 63, of Boynton Beach, Florida, formerly of Mahopac, NY, passed away on October 8, 2007.

Ed was a retired Lieutenant with the Yonkers Fire Department.

Raymond G. Jamison, 87, passed away on August 5, 2007 in Hudson, Florida. He proudly served his city and country as a member of the Yonkers Police Department from 1950 to 1984.

Pasquale Pisano was born to Pasquale and Theresa Amato Pisano. He served in the US Navy and was a retired Captain of the Yonkers Fire Department.

Andrew Polochko of Yonkers died on November 11, 2007, he was 83. Andv joined the Yonkers Police Department in

Medicare: You Must Enroll

NYSHIP requires you and your dependents to be enrolled in Medicare Parts A and B when first eligible You/your dependents must be enrolled when first eligible even if also covered through another employer's group plan.

You must be enrolled in Medicare Parts A and B and entitled to receive Medicare benefits by the first day of the month in which you reach age 65, or before age 65 if you are disabled or have end stage renal disease.

As soon as you become eligible for Medicare, your NYSHIP coverage will pay secondary to Medicare, even if you fail to enroll in Medicare or are in a waiting period for Medicare to go into effect. Plan benefits may change.

If you are not enrolled in Medicare Parts A and B when you are first eligible to enroll, you will be responsible for the full cost of medical services that Medicare would have covered.

This article is repeated because of its importance.

Mt. Pleasant

Thomas G. Spinconardi, 74 years old, died peacefully on October 24, 2007, at Cobb General Hospital, Austel, Georgia, after a long illness.

He was a detective with the Mt. Pleasant Police Department in New York where he served 20 years until his retirement in 1981.

Mt. Vernon

City promotes 3 new fire lieutenants and gives honor to fallen fire fighter Vanderberg

City officials held a promotion ceremony December 13, 2007, for three fire fighters and posthumously honored another who, at the time of his death, was next in line to become a lieutenant.

The three fire fighters promoted to lieutenant were Justin Chase, an 11-year veteran; Joseph Dalo, an 18-year veteran and Kenneth Grant with 17 years of experience. All have received multiple citations for bravery.

Nicholas Ionta of Mt. Vernon passed away on December 5, 2007. Nick was born August 6, 1932, in the Bronx. He was a Mt. Vernon fire fighter for 35 years and retired as a fire inspector on December 31, 1994.

Michael A. Russell (retired MVFD) of Myrtle Beach, South Carolina and formerly of Mt. Vernon, died on October 23, 2007. He was born in Mt. Vernon on April 13, 1948.

Harrison

Four officers promoted

Three police officers and a sergeant were promoted in a ceremony at City Hall on December 21, 2007.

Sgt. J. Collins Coyne, a 9-year veteran of the force was promoted to lieutenant.

Also assigned to the midnight tour will be newly promoted Sgt. Neil Reynolds, a 13-year veteran. Reynolds is one of the only three officers on the force licensed to practice law in New York.

Officers Judy Brandeis and Joseph Salerno have been assigned to the Detec-

tive Division.

Joseph Villamagna, of Pelham, NY, died on November 3, 2007. He was 78. Mr. Villamagna was a fire fighter for the City of New Rochelle. He was with the company for 31 years before retiring in 1986.

Ralph D. Washington, affectionately known as Bubba, died. He was born September 5, 1920. He was a retired police officer having served with the City of New Rochelle for many years.

ACTIVE POLICE AND FIRE FIGHTERS are welcome to join and become associate members. Call Financial Secretary Ben Glasser at (914) 963-8758 for a membership package.

Supporting Associations

The Police Columbia Association of Westchester, Inc., P.O. Box 44, Greystone Station, Yonkers, NY, 10703-0044, which is affiliated with the National Council of Columbia Associations has been a big supported of the NYPFRA. In their newsletter they have encouraged their members and all retirees to join the NYPFRA. Edward Patane is the President and can be reached at (914) 224-7684 if you are interested in joining or receiving information about their asso-ciation.

The International Police Association (IPA), 100 Chase Avenue, Yonkers, NY, 10703. The National President is retired Yonkers PO Viola Powrie and she also serves as a trustee on the NYPFRA Executive Board. There are more than 10,000 USA members in 56 regions of the United States and there are now 276,000 members in 61 nations throughout the world. If you are interested in joining visit <u>ipa-usa.org</u> or fax for information at (914) 969-6524.

Both of these associations have been very supportive of the NYPFRA efforts in securing retirees pension and benefits protection. It is suggested that you give them a call about joining and supporting their associations. In future newsletters we will be listing additional associations that have helped the NYPFRA and how you would

Cynthia Wilson will be missed

Cynthia Wilson passed away on Saturday, November 10, 2007, and will be deeply missed. Cynthia was the President of the Retired Public Employees Association from 1995-2003. She also served as a member of the Governor's Task Force on the Public Pension Systems and was a member of the Comptroller's Advisory Council for the Retirement Systems. While serving in these positions she was representing a large number of public service retirees in New York State and was a constant voice for retirees. She was instrumental in the 2000 COLA Law which has now become historic legislation in New York State.

She also was a Charter Member of the Alliance and has served in the honored

position of Parliamentarian of the Alliance since its inception. Those of us who had the pleasure of knowing Cynthia are well aware of her efforts, dedication and accomplishments in the preservation and the securing of entitlements for public employees. She will be sorely missed and long remembered by many.

Many Executive Board members of the NYPFRA have had the honor of knowing and working with Cynthia Wilson during those very active years in lobbying for the 2000 COLA while she was the President of RPEA.

It certainly can be said "She was one of the hardest working and most respected public retirees working for public retirees."

Please visit the New York Police and Fire Retirees Association at our website **www.NYPFRA.org**

12/11/07 Alliance Meeting. Ed Curran presenting a plaque to retiring RPEA Legislative Representative Don Hirshorn for his 15 years of service. In the upper left corner is Tony Perrone, President of the Hudson Valley 10-13 Association. In the upper right corner is Gene Loewy, President of the New York 10-13 Association.

12/11/07 Alliance Meeting. Left to right: Don Hirshorn, Ed Curran and Kevin Murray, former Executive Director of RPEA and recently appointed NYS Deputy controller of the NYS and Local Retirement Systems.

Brookfield man's life was a gift

Early heart transplant patient who let world watch his operation in 1984 dies of cancer John Drohan's life was full of blessings and miracles—a great family, deep friendships, a good town to live in, a job he loved. These are the every day blessings we let pass us by. But twice in his life, Drohan was moving toward death. Both times another often-taken-for-granted miracle—modern medicine—saved his life. And he knew it.

"He was a wonderful man, a wonderful father, and very grateful for what he had," his wife Janet said two days after Drohan died of cancer at 66. In 1984, Drohan had a heart transplant at Columbia-Presbyterian Medical Center—one of the earliest the hospital performed and the first it allowed the world to watch. In 2004, when he had kidney cancer, his daughter Kate gave him a kidney. That transplant gave him three more years to live. "And we had another three good years together," Janet Drohan said.

Drohan—a Yonkers native who moved to Brookfield in 1973—was a fireman in his home city when he developed cardiomyopathy, a progressive deterioration of the muscular walls of the lower heart. It's a disease that in Drohan's case had no identifiable cause. "He had no risk factors," Janet Drohan said. "He didn't smoke, he didn't drink." By the time he had his transplant, Drohan was limited to bits of activity, getting winded after only a few minutes of simple movement. Without a transplant, he would have been dead within the year. He had to sit for two months on Columbia-Presbyterian's waiting list before he and his family got the call—the heart of a 19-year-old killed in an automobile accident was a good match. On April 10, 1984, Drohan had his first transplant.

At that time, organ transplants were no ordinary thing. The doctors at Columbia-Presbyterians asked Drohan to let the world watch—through press coverage—to publicize the need for more organ donors. "We're essentially private people and we let people in to our lives with some trepidation," Janet Drohan said. But once the word went out in the area, at St. Joseph's Church in Brookfield and at Immaculate High School in Danbury, where the four Drohan children—John Jr., David, Kate and Caryl—all eventually went to school, the support poured in. "The community really rallied around us," Kate Drohan said. "So many of the friendships we have now came from that time."

Within six months, Drohan was back at work with the Yonkers Fire Department—a job son David said he absolutely loved. Because of his transplant, he wasn't allowed to fight fires. Instead, he began work on the department's arson squad, eventually becoming its captain.

"He decided he wasn't going to think sick, he was going to think well," Janet Drohan said. And for the next 20 years, as a husband, a father, a fire fighter and a community coach of football, basketball, baseball and softball—Kate and her twin sister Caryl, now coach the softball team at Northwestern University in Evanston, Ill.—he was well.

His family speaks with great love for Drohan—his quiet, undemonstrative ways, his wonderful dry wit, his love of the Mets and the Giants and his true concern for others. "He was extremely thoughtful," Kate Drohan said. "He was always looking out for the best for everyone. He wanted everyone to be happy and comfortable." But to stay alive with a transplanted organ, you have to take drugs to suppress your immune system. One of those drugs, cyclosporine, eventually led to Drohan developing kidney cancer. After a rounds of tests, the family discovered Kate and Caryl were the best match. And Drohan—who looked after everyone—was faced with getting an organ from one of his beloved children.

It was very difficult for someone like John to take a kidney from his daughter," Janet Drohan said. "He finally agreed because Kate and Caryl are identical twins. He knew if anything ever went wrong with Kate, she could get a kidney from Caryl. Kate Drohan said however the hard part for her and her sister was deciding who would give it. Both wanted to be the one. They settled it by flipping a coin. "Caryl called it," she said. "I won. I got to give my father a kidney."

Even with the new kidney, Drohan's cancer slowed him down. Because he was a quiet man, he was not one to hold forth on it or on the blessings of his life. But he knew the latter well. "His life was a gift," Janet Drohan said. "He wasn't the type of man to sit around and talk about it. But he knew it."

Veterans for Change

Demanding Mandatory Health Care Funding For All Veterans

The South Hudson Valley Veterans Coalition consists of a cadre of veterans who are also local leaders of the American Legion, Veterans of Foreign Wars, Viet-Nam Veterans of America, Catholic War Veterans, Jewish War Veterans, Marine Corps League and many others, from Dutchess, Orange, Putnam, Rockland and Westchester Counties.

We are an off-shoot of the former "Westchester County Veterans Advisory Board" and have worked together for Veterans for 25 years. After mounting an intensive campaign to secure a badly needed New York State Veterans Nursing Home on the Montrose Hospital campus, celebrated our success as we participated in the groundbreaking of this wonderful 252 bed state-of-the-art complex.

We work closely with the officials at the Montrose, Castle Point and Kingsbridge V.A. hospitals. We are recognized by our Federal State and Local legislators with members at the CARES Commission hearings and are "on top" of Veterans issues and developments. We are nonpolitical volunteers. NO ONE IS PAID.

The Coalition is independent of larger veterans organizations, but we share the same goals of Veterans Care and Veterans legislation.

We view Veterans concerns as a matter of public interest. We aim to mobilize Veterans advocacy locally in the public sector as an independent organization and to enlist the cooperation of the national organizations.

With evidence of strong support from the people, we can move our lawmakers to do the right thing for Veterans! Contact Veterans For Change at <u>veteransforchange.com</u> or at Veterans For Change, Mandatory Health Care Funding Committee, 11 Mark Street, New Windsor, NY 12553.

This information was provided by our Trustee Emeritus Joe Nader and our veterans issue expert. Thanks Joe!!!

Thank you for dues

As of December 29, 2007, 645 members have paid their dues for 2007. Thank you.

A special thank you from our service personnel to the 186 members that sent in a donation from \$5 to \$140 for a total so far to Operation Support Our Troops of \$4,500. Please be assured that donations are used to either send packages (which are about 70 lbs. each) or purchase things we get requests for from our service men and women in Iraq and Afghanistan. The things we buy are when we do not get enough donations of goodies to ship.

We shipped 20 boxes for Chanukah and 70 boxes for Christmas. That is a total of about 6,300 lbs. of goodies. Thank you all again!

Ben Glasser

Please visit the New York Police and Fire Retirees Association at our website WWW.NYPFRA.org

12/11/07 Alliance Meeting. Left center is President Stan Winter of the Retired Public Employees Association (RPEA) presenting to President Ed Curran of the Alliance a plaque for his 15 years of leaderships.

12/11/07 University Club in Albany just before the Alliance meeting begins. Ed

Opaciuch, John Metrick and Frank Bruno are seated at the lower right corner.

Meeting Schedule Changed NO MEETINGS IN JANUARY, JULY, AUGUST or SEPTEMBER Please mark your calendars.

Membership

New Members

Joseph GiustinoMt. Pl.Anthony MaggioreYeGeorge MarionYeJoseph VillamagnaNew Ro

Mt. Pleasant P.D. Yonkers P.D. Yonkers F.D. New Rochelle F.D. Deceased MembersThe following members have passed away.Our condolences go to their families.John DrohanYonkers F.D.Eamon FearonYonkers F.D.Nicholas IontaMt. Vernon F.D.Pasquale PisanoYonkers F.D.

ACTIVE POLICE AND FIRE FIGHTERS are welcome to join and become associate members. Call Financial Secretary Ben Glasser at (914) 963-8758 for a membership package.

PERSONNEL CARD FOR BENEFIT PURPOSES Please Print New York Police and Fire Retiree Association, Inc. • P.O. Box 7, Greystone Station • Yonkers, NY 10703							
	First	Middle	RANK	BADGE NUMBER			
ADDRESS:	eet			City/Town	State	Zip Code	
Month Day	y Year	DATE APPOINTE	<i>Month</i> D:	Day Year	State Pension or Retirement No.		
MARITAL STATUS: Single Married Widowed Divorced Legally Separated							
Name Relationship Address BENEFICIARY:							
Active PD Retired PD Active FD Retired FD NAME OF MUNICIPALITY:							
BLOOD TYPE: RELIGION:			Retired Members Only DATE OF RETIREMENT:				
DATE:	HOME PHONE:	Area Code/Nu	umber	SIGNATURE:			
DISABILITY RETIREMENT: Yes DISABLED RETIRED FIRE FIGHTERS ONLY, ARE YOU RECEIVING 207A BENE- FITS: Yes							

NYPFRA Christmas party on December 3, 2007. The lobster tails had these members smiling from ear to ear.

NYPFRA Christmas party on December 3, 2007. Who was it that said "cheese"?