

**NEW YORK
POLICE and FIRE RETIREE
ASSOCIATION, INC.**

P.O. Box 7, GREYSTONE STATION • YONKERS, NEW YORK 10703

WWW.NYPFRA.ORG

NEWSLETTER

JAN., FEB. AND MARCH 2008

99th ISSUE

New Governor New Challenge

See President's Report on page 3

Health Insurance Task Force

See Alliance Update on page 4

SIGN ON TO OUR

New Website at

[NYPFRA.ORG](http://WWW.NYPFRA.ORG)

**NEW YORK POLICE AND FIRE RETIREE
ASSOCIATION, INC.
(914) 961-3800**

BOARD OF OFFICERS

PRESIDENT

WILLIAM WICOFF
Tel: (914) 961-3800*

VICE PRESIDENT

EDWARD OPACIUCH
Tel: (914) 476-1310

2nd VICE PRESIDENT

FRANK BRUNO
Tel: (914) 969-2082

TREASURER

CHARLES APADULA
Tel: (914) 751-2501

FINANCIAL SECRETARY

BEN GLASSER
Tel: (914) 963-8758
BEN868JETS@AOL.COM

RECORDING SECRETARY

WALTER HLEWICKI, JR.
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Tel: (914) 725-2558

ACCOUNTANT

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TRUSTEES

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CARL VIGGIANO
Tel: (914) 761-1203

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NICHOLAS A. TROIANO
Tel: (914) 969-6528

VIOLA POWRIE
IAP President
Tel: (914) 965-0049

VINNY GRUPPUSO
Tel: (845) 628-9423

LEGISLATIVE CHAIRMAN

JOHN METRICK
6 Tibbets Road
Yonkers, NY 10705
Tel: (914) 969-6456

TRUSTEE EMERITUS

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NEWSLETTER CHAIRMAN

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.**

President's Report

Our new website nypfra.org is up and running and I am asking every member with an e-mail address to sign on to the website. Your dues must be up-to-date and after you log on and filled in your information our Recording Secretary Wally Hlewicki checks your membership status and you will receive access if your dues are current. If your dues are not current or you are not a member you will receive an e-mail notifying you of your situation. As this article is being written we have about 140 members signed on to the website and that is only by word of mouth.

The website is going to become our main source of up-to-date information for the membership. Especially important when our legislation is moving and we need support of the membership, we will be able to contact hundreds of members by the touch of a key. In addition, we will be able to set up a form to a particular legislator and e-mail that form to you and you simply put in your name and e-mail address and send it out. This ability to e-mail our members signed on makes it much easier for instant communication. The website has on its menu areas only accessible to our dues paying members. As we receive legislation, information and news concerns that would be of interest to our members it will be posted. **I must encourage every member to sign on to nypfra.org.**

The only draw back is a lot of the information that is being posted on the website is information that normally would have been saved for the upcoming newsletter. Those members who are signed on will be constantly updated and the newsletter will have repeated information which will update those members who are not signed on

to the website. The newsletter will be posted on the site for members only. If the website becomes as successful as we are hoping then we will ask those members signed on if they still want to be mailed a hard copy of newsletter. If it is a substantial number of members then that would save the association a large printing and mailing cost factor. On the other hand, the newsletter can be passed on to new retirees from our members, but so can the website. Other retiree associations are debating the same issue from what I have been informed. As you can see this will be a debatable issue that will be decided down the road.

Finally, I would like to thank Bob Russell one of our members from Mount Vernon for setting up our first website a few years ago. He put in a lot of time and effort and should be thanked. But for a few reasons it just never caught on and was dormant. About a year ago one of our younger members from Local 628 Yonkers, Fire Fighters Dennis Flavin, started to talk to me about really updating and going in to a professionally run website similar to Local 628's website which he is the administrator. Unions-America.com operates websites for fire, police and other unions across the country and Dennis finally convinced me to move forward and he volunteered to be one of our administrators and help run our website.

How could I turn him down with new ideas, motivation and willingness to teach us old guys some new tricks on the computer? After a few hours of instructional class Dennis brought Wally and I up to adequate capability to get started in

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**SIGN ON TO OUR WEBSITE:
NYPFRA.ORG**

Alliance Report

Even though Ed Curran is stepping down as President of the Alliance, he is remaining as Alliance Representative on Governor Spitzer's Health Insurance Task Force. There was an important first meeting of the retirees and Governor Spitzer's staff. The following report was given by Ed

Curran from the December 21st meeting.

Meeting commenced about 11:30 AM, Friday, December 21, 2007. Location: Conference Room, Governor's Executive Chamber, State Capitol, Albany.

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President's Report continued...

~~constructing the website. There were a lot~~ of phone calls made while all of us were at our own computers for reassurance on this adventure, but it has certainly paid off. Dennis is our back-up source when we are not sure if we would make the entire screen disappear for good by hitting the wrong key. Recording Secretary Wally Hlewicki stepped up to take charge of the membership login process and a few other duties and he is doing a great job.

On behalf of the entire NYPFRA Executive Board and the membership I would like to thank Dennis Flavin and Wally Hlewicki for the effort and time in moving us forward. **Great job and well done!!!**

As far as legislation goes 2008 started out pretty good. Senator Farley's bill S6457/A9393 for the Health Insurance Task Force is on a third reading in the Senate and in the Assembly it is in the Governmental Employees Committee. The Governor Spitzer's retirees Health Insurance Task Force was starting to make headway with meetings in Albany. Please see Alliance Report above for details on this issue. The Veteran's COLA Bill S4555/A6805 for veterans who retired prior to December 21, 1998, is in the Senate Civil Service and Pensions Committee and the Assembly Governmental Employees Committee. The health insurance protection legislation that was drafted last year and vetoed by Governor Spitzer has been reintroduced and is S6648/A9895 and has had a third reading

~~in the Senate and in the Ways and Means~~ Committee in the Assembly. It was learned at our last Alliance meeting that the Assembly Committee may begin to negotiate on the police and fire health insurance protection bill. This is a good sign and only time will tell.

On March 17, 2008, Governor Patterson was sworn into office. From everything I have heard his the ability to work with the Republicans and in this case it would be the NYS Senate. Who knows, maybe Governor Patterson will sign our bill if it reaches his desk which would save us the entire procedure of Governor Spitzer's Task Force or the new governor may want to proceed with the Task Force. I just read in the paper today, March 2, 2008, that Governor Patterson has completely let go Governor Spitzer's staff, which could cause a problem with the Task Force staying in place. It is amazing just when you think you are making headway with legislative issues in Albany everything changes direction without making a turn. We will soon find out the answers.

We will continually be going up to the Alliance meetings and meeting with the legislators on our issues. You will be asked to make calls, send letters and e-mails when the time is right. I would like to thank each member and the Executive Board and our membership for their support.

*Sincerely,
William Wicoff*

~~Alliance Report cont.:~~

Participants: Stan Winter, President, Retired Public Employees Association; Mike Fitzgerald, Executive Director, Retired Public Employees Association; and Ed Curran, President, Alliance of Public Retiree Organizations of New York and President of Retired Police Association of the State of New York.

Participants: Representing Governor: David Weinstein, Assistant Counsel to the Governor; Jeffery Mans, Assistant Secretary, NYS Labor Relations; and John Burke, Chief Budget Examiner, NYS Division of Budget.

Counsel Weinstein, who called for the meeting, presided over the meeting, which proceeded in a relaxed and informal manner.

Public retiree representatives presented facts, circumstances and material in support of the need and justification for public retiree health insurance protection legislation.

Counsel Weinstein related certain concerns of the governor's office and others relative to the recent retiree health insurance bills vetoed by the governor. This included concerns relative to flexibility, word interpretation, legal challenges, concerns voiced by representative of New York State Health Insurance Program (NYSHIP), etc.

There also was a free and open discussion and interchange of concerns, problems, thoughts and ideas between participants. The governor's Counsel was most cordial and receptive in responding to questions posed to him by retiree representatives.

It was most apparent that the governor's Counsel had done much research in regards to this matter. He even located and displayed a copy of the report by the Temporary Task Force on Health Insurance for Retired Educational Employees, dated December 1, 1994, which resulted in teacher and BOCES retirees, receiving the health insurance protection in 1994, which they still enjoy today and which we seek.

This 47-page Task Force report had

been talked about for years, but this is the first copy that I have heard as being in existence.

Certain of the discussion that took place during the meeting would not be appropriate for publication at this time, as there is an ongoing active review of this matter still in progress.

Information garnered at this meeting should be helpful to retirees in future discussion with legislators relative to public retiree health insurance protection.

It was most encouraging to be able to engage in this discussion with the governor's Counsel and others in attendance and also to learn that the governor did not just veto our legislation and let it stand at that, but that he has a counsel who is now attempting to resolve or correct certain concerns that contributed to the veto. In this regard, the governor's Counsel invited our continued participation in an effort to come up with acceptable solution.

In large, favorable step in the advancement of our legislative efforts hopefully will result from the talking relationship which has finally been established between the governor's office and public retirees which was initiated at the request of the governor's office. For this we are most appreciative and appropriately conveyed same to the governor's Counsel.

The aforementioned meeting lasted two hours and 15 minutes, concluding at 2:45 PM.

On Monday, March 1, 2008, I had a follow up discussion with the Governor's Counsel David Weinstein. He at this time updated me on his efforts to resolve the concerns the Governor's office had with our public retiree health insurance protection legislation. The failure of the active public employee unions to come to an agreement on a meeting date with him to discuss this matter as we did has apparently slowed the process.

The HELPS Retirees Act

The HELPS Retirees Act was greatly supported by the International Association of Fire Fighters (IAFF) and this information was copied from the IAFF website. In summary the legislation H.R. 2177 enables retired public safety officers to designate up to \$5,000 per year from governmental pension or deferred compensation funds for health care premium on a pre-tax basis. Basically to address the dire need for enhanced access to health care insurance for retired firefighters and public safety officers, the legislation was proposed to change the federal tax code to allow retired public safety to use a portion of their retirement funds for health insurance premiums on a pre-tax basis. It was signed into law on August 17, 2006, by President Bush.

The following information is to inform you of this new law and for you to check with your account and/or the IRS to verify your particular tax status. This information is also posted on our website at nypfra.org.

KEY POINTS

RETIREE HEALTH CARE

- Public safety officers (fire fighters, law enforcement officers and emergency medical personnel) retire earlier than their peers in other occupations and are generally many years away from being able to participate in Medicare. Since they often lose employer-provided health insurance when they retire, they are forced to spend their retirement money on health insurance premiums.

- Public safety officers often face significant health care needs as a result of a career responding to emergencies in hazardous and stressful environments.

- Although some jurisdictions offer retirees the option to remain in the employer-provided health plan, retirees are generally required to pay all or most of the premiums. Whether the retirees retain

their employer-provided insurance or seek another insurance carrier, they face steep costs over many years. It is not uncommon for retired public safety officers to spend 80 percent of their pension checks on health insurance.

- The average fire fighter pension is approximately \$23,000 a year. If a fire fighter uses most of it to pay for health insurance, he or she is left with very little to make ends meet.

- The HELPS Retirees Act would provide a modest benefit to help retired public safety officers afford health insurance. The legislation would allow retirees to designate up to \$5,000 from their pension funds to be used for health premiums without paying taxes on these funds.

- The money being used for the health premiums will not come from tax dollars. All the money will come directly from the retiree's personal retirement funds.

- The proposal does not create new health care programs or provide public safety officers access to any health care options they don't already have. It simply makes existing options more affordable by shielding legitimate premium expenses from taxation.

- The administration's budget proposal includes more than \$150 billion for tax-based initiatives to help reduce the number of uninsured people. The cost of the HELPS Retirees Act would be a tiny fraction of that amount.

- The nation's fire fighters, police officers and emergency medical personnel spend their entire careers risking their lives to protect the lives and property of Americans. In recognition of their service, they should be afforded a small measure of protection against exorbitant health care costs in their retirement years.

- Proposals that expand access to health insurance save federal dollars in the long

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HELPS Retirees Act continued...

run by reducing costs associated with providing health care for the uninsured.

IAFF LEGISLATIVE FACT SHEET RETIREE HEALTH CARE

With the support of the IAFF, the HELPS Retirees Act was recently passed into law by the U.S. Congress.

BACKGROUND

The nation's public safety officers (law enforcement officers, fire fighters and emergency medical personnel) face special health care challenges after retiring from the job. The men and women in these occupations generally retire earlier than their peers in other fields, either because of mandatory retirement ages or the structure of their pension system. Most emergency responders leave employment long before they are eligible for Medicare.

In addition, many public safety officers have significant health care needs resulting from years of working in dangerous, stressful environments. Long-term exposures to smoke, toxic substances, biohazards, temperature extremes and persistent stress take their toll on the health of our nation's domestic defenders.

With the soaring cost of health care, retired public safety officers are finding it more and more difficult to afford health insurance once they separate from service. Currently, many fire fighter retirees use more than 80 percent of their pension checks to pay for health insurance. In extreme cases, the cost of insurance exceeds their pension benefit.

To address the dire need for enhanced access to health insurance for retired fire fighters, legislation has been proposed to change the federal tax code to allow retired public safety officers to use a portion of their retirement funds for health insurance premiums on a pre-tax basis.

LEGISLATION

U.S. House: H.R. 2177, the Healthcare Enhancement for Local Public Safety (HELPS) Retirees Act of 2005.

Sponsors: Representative Chris Chocola (R-IN) and Representative Richard Neal (D-MA).

Summary: H.R. 2177 enables retired public safety officers to designate up to \$5,000 per year from governmental pension or deferred compensation funds for health care premiums on a pre-tax basis.

CONGRESSIONAL ACTION

On May 5, 2005, H.R. 2177 was introduced and referred to the House Committee on Ways and Means.

On December 6, 2005, the House Committee on Ways and Means added the HELPS Retirees Act as an amendment to H.R. 2830, the Pension Protection Act.

On December 15, 2005, the U.S. House of Representatives approved H.R. 2830 by a vote of 294-132.

In March 2006, the House and Senate appointed a conference committee to work out the differences between their two pension bills: H.R. 2830 and S. 1783. The HELPS Retirees Act will be one of the items under consideration.

On July 28, 2006, H.R. 4, containing an amended version of the HELPS Retirees Act, was introduced and referred to the House Committee on Ways and Means as well as the House Committee on Education and the Workforce.

On July 28, 2006, the U.S. House of Representatives approved H.R. 4 by a vote of 279-131.

On August 3, 2006, the U.S. Senate approved H.R. 4 by a vote of 93-5.

On August 17, 2006, H.R. 4 was signed into law by the President.

Do Not Call List:

In a few days all cell numbers are being released to telemarketing companies and you will start to receive sales calls and you will be charged for these calls.

To prevent this, call the following number from your cell phone: 888-382-1222. It is the National Do Not Call List

and it will only take a minute of your time. It will block your cell number for five (5) years.

Remember you must call from the cell phone number you want to have a blocked. You can not call from a different phone number.

Navy christens amphibious

The Navy will christen the newest San Antonio class amphibious transport dock ship New York (LPD 21) at 10 a.m. CST on Saturday, March 1, 2008, during a ceremony at Northrop Grumman Shipbuilding facilities in New Orleans, LA.

The ship is named New York in honor of the state, the city and the victims of September 11, 2001. A unique characteristic of the ship is the use of 7.5 tons of steel salvaged from the World Trade Center wreckage that was incorporated into the construction process. The steel was melted and formed to make the bow stem of the ship. Use of this steel symbolizes the spirit and resiliency of the people of New York. The official motto of New York is: "Never Forget".

Four previous ships have been named New York. The first, a gondola that served in 1776; the second, a frigate that served 1800-1814; the third, an armored cruiser that served 1893-1938; and the fourth, a battleship that served 1914-1946.

Deputy Secretary of Defense Gordon England will deliver the ceremony's principal address. His wife, Mrs. Dotty England is serving as the ship's sponsor. The

ceremony will be highlighted in the time-honored Navy tradition when she will break a bottle of champagne across the ship's bow to formally christen the ship.

Designated LPD 21, New York is the fifth amphibious transport dock ship in the San Antonio class. As an element of future expeditionary strike groups, the ship will support the Marine Corps "mobility triad", which consists of the landing craft air cushion vehicle (LCAC), the Expeditionary Fighting Vehicle (EFV) and the Osprey tilt-rotor aircraft (MV-22). New York will support amphibious, special operations and expeditionary warfare missions.

Cmdr. F. Curtis Jones, of Binghamton, N.Y., is the ship's first commanding officer and will lead a crew of 360 officers and enlisted Navy personnel and three Marines. The ship is capable of embarking a landing force of up to 800 Marines.

Built by Northrop Grumman Shipbuilding, New York is 684 feet in length, has an overall beam of 105 feet, a navigational draft of 23 feet and displaces approximately 24,900 tons. Four turbo-charged diesels power the ship to sustained speeds of 24 knots. Upon commissioning in 2009,

Health care costs to test

County legislature to focus on financial outlook in 2008

Broome County's legislators this year will examine what Broome promises and pays its retirees and future retirees in health care benefits and what that will mean for the taxpayers of the future.

What county lawmakers decide to do about a looming financial crisis for Broome and many municipalities may well be the single most important issue the 19 legislators, both Democrats and Republicans, tackle during their two-year term, which ends December 31, 2008, said their leader, Mark R. Whalen, D-Binghamton.

At issue is Statement 45, a directive issued by the Governmental Accounting Standards Board that requires all municipal entities that bond for projects to account for and project what they pay and expect to pay retired, current and future employees in post-employment benefits, excluding pensions, over time, according to the board at www.gasb.org.

You can expect to hear a lot about "Gasby 45" all year long, not just in Broome County, its municipalities and school districts, but across the nation. That's because the numbers are significant, Whalen said. Broome County has seen health care costs increase by about \$3 million every year. The latest tally to taxpayers for the health care of Broome employees and retirees was about \$36 million last year, Whalen said.

Future costs targeted

Over time, Broome's costs for these promised benefits may total between \$200 million and \$300 million net present value, Whalen said. Statement 45 will require municipalities to account for those costs in their annual financial statements, and the numbers also will matter to agencies that bond.

Whalen, a 17-year veteran who became majority chairman a year ago after Democrats gained a 10-9 majority on the legislature, has appointed a task force, including legislators of both parties, and community experts and leaders, to look at the problem. The county also hired an actuarial firm to look at Broome County's numbers and the promises made to current and retired employees.

Whalen expects the task force to give the legislature a set of recommendations to cut those costs. By the end of 2008, Whalen said he expects the legislature to have changes in place to address the problem.

Whalen said there's no time to waste.

"If we fail to correct this stream of future costs, it'll put an unbearable burden on our children who stay in this community, and damage our competitiveness for businesses that want to stay here," he said.

By Nancy Dooling
Press & Sun Bulletin

**SIGN ON TO OUR WEBSITE:
NYPFRA.ORG**

Operation Support Our Troops

Below are a few thank you notes from our front line troops who receive the packages sent out by OSOT. Financial Secretary Benny Glasser has been the NYPFRA representative collecting items from our members and from Christ the King Church in Yonkers. We need our members to continue to bring in items for the troops to our meetings which are collected by Benny and then shipped out to our troops through OSOT.

To the OSOT volunteers,

I wanted to thank you all so much for the care package that was sent. I am currently deployed to Bagram, Afghanistan as the Assistant S2 (Intelligence Officer) for TF Cincinnatus. Everything that was in the package was absolutely wonderful and greatly appreciated by everyone. I shared the contents of the package with the rest of the Soldiers, NCOs and Officers working in the TOC. Everyone is extremely appreciated and grateful for everything that was sent. It is this support from citizens that remind us Soldiers why it is we are fighting this war. Your continued support and faith in the US military is a wonderful reminder to us of those who care and are concerned for our safety.

Thank you all again so much for the care package. Everyone definitely enjoyed everything inside. I believe the box was empty within 24 hours as people took what they wanted.

Thank you for your support and concern, Carolyn

Dear Volunteers of OSOT,

I received your care package today. Thank you for your hard work. I distributed the contents to my fellow soldiers at our Morale, Welfare and Recreation Center here in our little camp. They were very appreciative as well.

This holiday season has been tough. For many of our soldiers, this is their first holiday away from home. Many of them are spending a lot of time writing families and girlfriends. Keeping up their spirits is almost a full time job. Little things like the package you sent helps. We are the 101st Airborne Division. We are regular guys and gals who are all missing our homes and families, but we know that what we are doing here is worthwhile. We will be here until December or 2008, but should be home for Christmas of next year. We are 50 miles north of Tikrit near the Tigris River.

Thank you for your prayers and support. It definitely helps with our morale. We hope to hear from you soon. Cp J DaS.

Sorry for the lateness in writing back. Things here have been quite busy for me in Iraq. I would like to thank you very much for the care package you sent to me. Most of all, I greatly appreciate the support for the troops who are currently serving. I wish I could do more in showing my appreciation that you guys offer in support for us here. Take good care of yourselves and I thank you many times more.

Best Wishes, CS

Guest Speaker

Everyone has heard about reverse mortgages and the good and bad issues with them. At our Monday, May 5, 2008, meeting we will have a guest speaker and expert informing us about Reverse Mortgages. Mario Martirano is the President of

Consumer Equity which specializes in reverse mortgages. A Consumer Equity advertisement appears in our newsletter (See page 20). The idea is to inform you of the topic and the different choices available.

Golf Courses

Westchester

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Apawamis Club, Rye 914-967-2100
Ardsley CC, Ardsley 914-591-8150
Bedford G&TC, Bedford 914-234-7275
Blind Brook Club, Purchase 914-939-1450
Bonnie Briar CC, Larchmont 914-834-1627
Brae Burn CC, Purchase 914-328-8478
Canyon Club, Armonk 914-723-9300
Century CC, Purchase 914-761-0400
Doral GC, Rye Brook 914-939-5500
Dunwoodie GC, Yonkers 914-231-3490
Elmwood CC, White Plains 914-592-6600
Fenway GC, Scarsdale 914-723-1095
GlenArbor GC, Bedford Hills 914-241-0700
Hampshire CC, Mamaroneck 914-698-4610
Heritage Hills GC, Somers 914-726-2169
Hudson National, Croton 914-271-7600
Knollwood CC, Elmsford 914-592-7411
Lake Isle, Eastchester 914-961-3453
Leewood GC, Eastchester 914-793-5900
Mapel Moor GC, White Plains 914-995-9200
Metropolis CC, White Plains 914-949-4848
Mohansic GC, Yorktown Heights 914-862-5283
Mount Kisco CC, Mount Kisco 914-666-7300
Old Oaks CC, Purchase 914-949-5100
Pehquenakonck CC, N. Salem 914-669-9380
Pelham CC, Pelham 914-738-2730
Pleasantville CC, Pleasantville 914-769-2809
Pound Ridge GC, Pound Ridge 914-764-5771
GC of Purchase, Purchase 914-328-5047
Quaker Ridge GC, Scarsdale 914-725-1100
Ridgeway CC, White Plains 914-948-7200
Rye GC, Rye 914-835-3205
Salem GC, North Salem 914-669-5485
Sanctuary CC, Yorktown Heights 914-962-8050
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Scarsdale GC, Hartsdale 914-723-2840
Shallow Creek, Jefferson Valley 914-962-0202
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Sleepy Hollow CC, Scarborough 914-941-8070
Sprain Lake GC, Yonkers 914-231-3481
St. Andrews GC, Hastings 914-478-3500
Sunningdale CC, Scarsdale 914-723-3200
Trump National, Briarcliff Manor 914-941-0695
Waccabuc CC, Waccabuc 914-763-3144
Westchester CC, Harrison 914-967-6000
Westchester Hills, White Plains 914-948-5020
Whippoorwill Club, Armonk 914-723-3011
Willow Ridge CC, Harrison 914-967-6161
Winged Foot GC, Mamaroneck 914-698-8400
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Rockland

Blue Hill GC, Pearl River 845-359-6503
Broadacres GC, Orangeburg 845-359-8218
Dellwood CC, New City 845-634-4626
New York CC, New Hempstead 845-362-2196
Manhattan Woods GC, W. Nyack 845-627-2222
Minisceongo GC, Pomona 845-632-8200
Rockland CC, Sparkhill 845-359-3440
Philip J. Rotella GC, Haverstraw 845-354-2029
Rockland Lake GC, Congers 845-268-6250
Spook Rock GC, Suffern 845-357-6466

Putnam

Centennial GC, Carmel 845-225-5700

Garrison GC, Garrison 845-424-3605
Highlands CC, Garrison 845-424-3727
Mahopac GC, Mahopac 845-628-9335
Morefar GC, Brewster 845-279-5086
Putnam GC, Mahopac 845-628-4200
Sedgewood GC, Carmel 845-225-5227
Vails Grove GC, Brewster 845-669-5721

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Birchwood CC, Westport 203-221-3282
Brookfield GC, Brookfield Center 203-775-2464
Brooklawn CC, Fairfield 203-334-5116
Brownson CC, Huntington 203-929-0555
Burning Tree CC, Greenwich 203-896-9004
Connecticut GC, Easton 203-261-2544
CC of Darien, Darien 203-655-9726
CC of Fairfield, Fairfield 203-259-1601
CC of New Canaan, New Canaan 203-966-3513
Fairview CC, Greenwich 203-531-6200
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Darlington GC, Mahwah 201-327-8770
Emerson GC, Emerson 201-261-1100
High Mountain, Franklin Lakes 201-891-1600
Meadows GC, Lincoln Park 973-696-7212
Orchard Hills GC, Paramus 201-447-3778
Overpeck GC, Teaneck 201-837-3020
Paramus GC, Paramus 201-447-6067
Pascack Brook GC, River Vale 973-664-5886
Passaic CC, Wayne 973-694-7603
River Vale CC, River Vale 201-391-2300
Rockleigh CC, Rockleigh 201-768-6353
Sunset Valley, Pompton Plains 973-835-9567
Twin Willows GC, Lincoln Park 973-872-9883

NYPFRA member Bob Day (second from left) recently visited Kingsbridge Veterans Hospital, Bronx, NY. As you can see, Bob brought a lot of cheer along with members of the military. Thanks Bob and keep up the good work!!!

Student Loan Forgiveness for Fire

September 10, 2007, the United States Congress approved legislation creating a new student loan forgiveness program for full-time professional fire fighters and other public safety employees who have served their communities for at least 10 years. The College Cost Reduction and Access Act, HR 2669, passed the House 292-97 and the Senate 79-12. The legislation was signed into law on September 27, 2007, by President Bush. Under the new program, fire fighters and public safety employees who have made 10 years of payments on eligible federal direct loans while employed in a public service job will be entitled to the cancellation of such loans' remaining balance and principal.

The benefit does not apply to privately financed student loans.

If you are interested in researching this bill refer to link: Thomas Library of Congress on our website at **nypfra.org** and under search enter HR 2669. If you continue and bring up the bill refer to the following portion of the legislation. Title IV – Loan Forgiveness, Sec. 401 Loan Forgiveness for Public Service Employees. Make sure if you qualify to check with your government lender before stopping your payments.

This information was copied from the International Association of Fire Fighters website and is posted on our website at **nypfra.org**.

Meeting Schedule Changed

**NO MEETINGS IN JANUARY, JULY,
AUGUST or SEPTEMBER
Please mark your calendars.**

Membership

New Members

Joseph Giustino Mt. Pleasant P.D.
Anthony F.D.
Joseph Villamagna New Rochelle F.D.

Deceased Members

The following members have passed away.
Our condolences go to their families.
John Drohan Yonkers F.D.
. Vernon F.D.
Pasquale Pisano Yonkers F.D.
Andrew Polochko Yonkers P.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 or visit NYPFRA.ORG.**

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

County

County promotes 4 veteran officers

Westchester County Public Safety Commissioner Thomas Belfiore promoted four veteran officers during a ceremony held before family members and fellow officers at the Westchester Police Academy on February 28, 2008.

“These officers not only did well on their civil service exams, but have proven themselves day in and day out in this department,” Belfiore said. Promoted were Lt. James Luciano and Sgts. Christopher Cristiano, Sean Faccilonga and James

Genesi. Luciano, commanding officers of the Narcotics Unit, joined the department in May 1989. Cristiano started with the Mount Vernon police and joined the county force in 1999. Faccilonga began his police career in 1997 in New York city and joined the county police in 2002. Genesi is also a former member of the New York Police Department, beginning his police career there in 2000. The former Marine, who is studying law at Pace University, joined the county police in 2002.

Croton

Police lieutenant promoted to chief

Village police Lt. Anthony Tramaglino has been named police chief in Croton-on-Hudson, taking over for the retiring chief, Dennis Coxen. Tramaglino, a Croton native, has spent his entire career with the department, starting in 1971 as a patrol officer. He rose to detective sergeant in

1987 and lieutenant in 1990. Coxen, whose last day was February 28, 2008, has been chief for 22 years. “I’m very excited about taking over,” Tramaglino said. “I have a very good department, a very good group of people. I’m happy to continue to provide the best police service can to the village.”

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.

Irvington

Nicholas A. Raimondo a resident of Briarcliff Manor and formerly of Ossining died January 9, 2008, after a brief illness. He was 89. Mr. Raimondo worked as a Police Officer for the Village Irvington.

Mount Vernon

It is with bitter sweetness that we celebrate the life and memory of **Christopher Alexander Rucker Ridley** who lost his life on January 25, 2008, in the line of duty as a Mount Vernon Police Officer.

Christopher was born on August 10, 1984, in Mount Vernon, New York.

In 2004, Christopher entered the Westchester County Department of Public Safety Police Academy in preparation for his career in law enforcement. After he graduated from the Police Academy he was assigned to the City of Mount Vernon Police Department in January 2005 to the Patrolman Division. As a police officer

Christopher was a committed civil servant who carried out his responsibilities with respect, dignity, concern and compassion. His courageous intervention in a felonious attack on a Westchester County citizen, which ultimately cost him his life, exemplified Christopher's commitment to his job and helping other.

As a result of his heroic action in the line of duty, he was promoted posthumously to the rank of Detective by the City of Mount Vernon Police Department.

New Rochelle

2 police officer receive promotions

Two members of the New Rochelle Police Department have been promoted to lieutenant and sergeant.

Gary Robinson, a member of the department since 1995, was promoted to sergeant

in 2005 and worked in crime scene forensics. He was promoted to lieutenant.

William Walsh, a member of the department since 1993, worked for the Critical Incident Unit and scuba team. He was promoted to sergeant.

Tarrytown

Douglas H. Dulin, a lifelong resident of Tarrytown, passed away on January 23, 2008. He was born on July 30, 1929. In 1954 he became a police officer in Ardsley and later transferred to Tarrytown. He retired from the police force in 1977.

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Tuckahoe

Frank Pellegrino, 60, a longtime resident of Tuckahoe, died on January 5, 2008. He joined the Tuckahoe Police Force and served for 26 years from July of 1974 until retirement in August of 2000.

White Plains

Sabatino Lombardi (Sabe) 92, of North White Plains, NY. Died on February 21, 2008, at Port Chester Nursing Home. He was born on January 21, 1916. He was a retired police officer with the Town of North Castle Police Department from 1942-1071 where he retired as Police Detective. of White Plains and 29 year veteran of the White Plains Fire Department passed away on February 14, 2008, in Tucson, Arizona after a brief illness. He was born in White Plains on August 24, 1913. Bill joined the White Plains Fire Department in 1946 where he served for 29 years until 1975. He also served as President of the Fire Fighters Benevolent Association for three years.

William T. (Bill) Quirk, former resident

How to avoid bad reactions to medications

Here are some ways to avoid bad reactions to common medication.

- When a physician prescribes a new medicine, don't leave the doctor's office without knowing the correct dose, how often to take it, possible side effects or symptoms of allergy or overdose and what to do if those symptoms occur.
- Ask if there are foods, drinks, other medicines or activities that should be avoided while taking the drug.
- Ask if you'll need periodic blood tests or other monitoring to make sure the drug is working properly.
- Ask your doctor similar questions about any over-the-counter medicines, dietary supplements or herbal products you use and if they might have bad interactions with prescription drugs.
- Notify your doctor about any significant weight gain or loss or change in diet or activity level that might require changing the dose of a prescription drug.
- Don't stop taking a prescribed drug without notifying your doctor.

Sources include Agency for Healthcare Research and Quality, patient safety experts.

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 or visit NYPFRA.ORG.

Yonkers

To retired members of the Yonkers Fire Department: The site of the bi-monthly luncheon has been changed by its chairman of 10 years, Nick Troiano (914) 969-6528, from Clarke's (old Fitzpatrick's) to the San Martino Ristorante at 12 Young Avenue, Yonkers. It is the last left turn before Central Avenue on Jackson Avenue. The info is also on Station 15 on computer. We started in January and everyone was well satisfied. The next ones are Wednesday May 28, July 30, September 24, November 19 and December 17.

Yonkers welcomes 21 officers

Thirteen probationary police officers hired January 4, 2008, to serve on the state's fourth-largest police force have begun training at the Westchester county police academy.

They were among 21 officers hired, all Yonkers residents. Eight had prior police service—most with the New York city Police Department—and they will train in Yonkers for about four weeks and then start working on the street.

The eight officers who worked with the NYPD are Rocco Fusco, James Baker, Stephen Donahue, Jesse Mastrantoni, Theron Park, Raul Ramirez, Walter Rivera and Moise Vargas. Baker worked with the NYPD and then the Ossining police before being hired in Yonkers.

The 13 recruits who began the academy are Denis McCarvil, Dominic Abbate, Patrick Breen, Brian Burke, Brian Ildefonso, Roberto Macias, Vincent Mirizio, Massiel Pimentel, Virgilio Reyes, Richard Rubin, Remy Susini, Ernest Vega and Quanna Wade.

11 cops to get promotions

Eleven city police officers will be promoted and three other designated as detectives in a ceremony on February 15, 2008.

Lt. Frank Cariello of the 4th Precinct was promoted to captain, the highest rank of all the officers, during the ceremony at the Yonkers Riverfront Library.

Sgts. Robert Brown, Henry Trabucco, Raymond Arcieri and Thomas Phelan will be promoted to lieutenant.

Detectives Anthony Chiarella and William Maher along with Officers Edward DiCaprio, Vincent Castelli, Anthony Ragonesi and Edward Potanovic will become sergeants.

In addition to the promotions, Lt. John Mueller will be designated as a detective lieutenant and Officers John Traynor and Louis Venturino will be designated as detectives.

Police Commissioner Edmund Hartnett is promoting the officers to fill vacancies because of retiring officers. The promotions are made from a competitive Civil Service list.

Fire Department Promotions

Effective February 22, 2008, the following promotion was announced.

To lieutenant: Fire Fighter James Reilly.

Congratulations Jim and good luck in his new position.

Joseph Reagan of Yonkers died on Tuesday, January 22, 2008, at age 69. Mr. Regan was a sergeant in the Yonkers Police Department serving his city for 29 years, retiring in 2001.

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Where to Begin
Looking for reliable medical info?
Here are some credible sites to start you off.

[AARP Health \(www.aarp.org/health\)](http://www.aarp.org/health)

Info on drugs, insurance and staying healthy at 50-plus.

[American Cancer Society \(www.cancer.org\)](http://www.cancer.org)

Includes links to clinical trials and patient support groups.

[American Diabetes Association \(www.diabetes.org\)](http://www.diabetes.org)

Along with news of the latest research, provides nutritional information and even recipes

[American Heart Association \(www.americanheart.org\)](http://www.americanheart.org)

Features an online heart and stroke encyclopedia

[Centers for Disease Control and Prevention \(www.cdc.gov\)](http://www.cdc.gov)

The government's latest info on public health and communicable diseases is posted here.

[Clinical Trials \(www.clinicaltrials.gov\)](http://www.clinicaltrials.gov)

Lists experimental treatments you may be eligible to receive.

[Family Doctor \(www.familydoctor.org\)](http://www.familydoctor.org)

Straightforward general information from the American Academy of Family Physicians.

[Healthfinder \(www.healthfinder.gov\)](http://www.healthfinder.gov)

A health library available in English and Spanish, sponsored by the U.S. Department of Health and Human Services.

[KidsHealth \(www.kidshealth.org\)](http://www.kidshealth.org)

A foundation-sponsored site about children's health through adolescence; includes a special area for teens.

[Mayo Clinic \(www.mayoclinic.com\)](http://www.mayoclinic.com)

Offers online tools to help guide treatment decisions.

[Medem \(www.medem.com\)](http://www.medem.com)

A partnership among medical societies to foster doctor-patient communication; includes an online medical library.

[MedlinePlus \(www.medlineplus.gov\)](http://www.medlineplus.gov)

The National Library of Medicine's comprehensive health-information portal.

[National Cancer Institute \(www.cancer.gov\)](http://www.cancer.gov)

Provides clinical details about every type of cancer and the latest treatments.

[WebMD \(www.webmd.com\)](http://www.webmd.com)

A for-profit news and information service with interactive activities.

Test Your Musical Memory

Love is just around the corner, as the song goes. And so is Spring, St. Patrick's Day and Easter. If ever there were popular subjects for songs, those four are right near the top of the chart.

With that in mind, read through the song lyrics below and see if you can recall the titles of the songs.

If you get a bit of Spring Fever and the luck of the Irish isn't with you, don't worry—the answer are also below.

1. "I'm as restless as a willow in a windstorm..."
2. "Oh, I could write a sonnet about your Easter bonnet..."
3. "When Irish hearts are happy, all the word seems bright and gay..."
4. "I'm a sentimental mourner and I couldn't be forlorn..."
5. "It isn't raining rain at all, it's raining violets..."
6. "I never knew the charm of Spring, never met it face to face..."
7. "Can it be the trees that fill the breeze with rare and magic perfume?"
8. "You may search everywhere but none can compare..."
9. "In time the Rockies may crumble, Gibraltar may tumble, they're only made of clay, but..."
10. "I found my ___ dream in ___ with you, when we discovered romance, like we never knew."

1. It Might As Well Be Spring (1945)
2. Easter Parade (1933)
3. When Irish Eyes Are Smiling (1912)
4. Love Is Just Around The Corner (1934)
5. April Showers (1921)
6. April in Paris (1932)
7. Love in Bloom (1934)
8. My Wild Irish Rose (1899)
9. Love Is Here to Stay (1938)
10. April in Portugal (1947)

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1/4 page \$200

1/2 page \$300

Full page \$400

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.

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MEETING NOTICE

The next scheduled meetings of the Association will be: April 7, May 5 and June 2, 2008, at the Homefield House, 911 Saw Mill River Road, Yonkers, (opposite the Homefield Bowling Alley) commencing 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.NYFFRA.ORG

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