



Nassau County PBA NEWSLETTER

Published by Nassau County Police Benevolent Association

Vol. 68, No. 2 February 2020

www.nassaupba.org

© 2020 BT 0621

MINEOLA, N.Y.



1st Precinct Officers Melanie Matassa and Emily Slack were honored by the Nassau County Legislature for their arrest of an armed robbery suspect. Also in attendance were PBA President James McDermott and representatives of the 1st Precinct.



ACCIDENT? IT'S A 911 CALL!
1-800-HURT911[®]
NYSeriousInjuryAttorneys.com

Hurt in an accident?
Find out your rights, FAST!

- Free consultation
- No fee unless you get money
- 1/3 legal fee paid at the end of your case
- No fee for collision damage
- We pay estate legal fees for wrongful death

Attorneys with **COMPASSION**,
EXPERIENCE and **PROVEN SUCCESS**
to get you **THE BEST RESULTS.**

Call for PERSONAL service, any time
7 DAYS/NIGHTS/WEEKENDS

1-800-HURT-911
1-800-487-8911

Philip L. Franckel, Esq.
Personal Injury Attorney and
Sgt., C.O. Communications
NCPD Auxiliary Police Section

- All Accidents
- On-the-job accidents
- Car
- Motorcycle
- Pedestrian
- Slip, Trip & Fall
- Construction

FRANCKEL & PLEVY, LLP
42 Davis Lane, Roslyn, NY

Nassau County P.B.A.

89 E. Jericho Turnpike • Mineola, NY 11501
516-294-6230 • fax 516-742-0519

Officers

JAMES McDERMOTT, *President*

PETER PATERSON
1st Vice President

THOMAS O'REILLY
Treasurer

JOHN CARROLL
Sergeant-at-Arms

DEAN LOSQUADRO
2nd Vice President

JOSEPH NOCELLA
Corresponding Secretary

WILLIAM PURCELL
Financial Secretary

SEAN MULLIGAN
Recording Secretary

Trustees

KENNETH CORTES, *Chairman of the Board of Trustees*

JOHN BILELLO
Trustee - 1st Pct.

MIKE SPADACCINI
Trustee- 8th Pct.

KENNETH CORTES
Trustee - 2nd Pct.

THOMAS HOUGHTON
Trustee - Headquarters 1

DAVID RE
Trustee - 3rd Pct.

ALEJANDRO PEREZ
Trustee - Headquarters 2

JOHN PATERSON
Trustee - 4th Pct

MICHAEL VONNES
Trustee - Headquarters 3

MARK CASELLA
Trustee - 5th Pct

Attorneys:

STEVEN LOSQUADRO, ESQ.

KEVIN MULLICK
Trustee - 6th Pct.

WILLARD F. MILLER, ESQ.

BRIAN HEITNER, ESQ.

JOHN SCHELLDERFER
Trustee- 7th Pct.

FUSCO, BRANDENSTEIN
& RADA, ESQS.

Newsletter Editor: Sean Mulligan

Newsletter Committee: John Bilello, Todd Torchia and Marisa Caroselli
newsletter@nassaupba.org

NCPD CHAPLAINS

CATHOLIC:

Rev. Joseph D'Angelo
(C) (516) 672-3944
jdangelo@pdcn.org

Father Gerard A. Gordon
(C) (516) 672-3840
ggordon@pdcn.org

PROTESTANT:

Bishop Robert Harris
(H) 483-8111 (C) 672-9695
(O) 481-6929
bishopharris77@gmail.com

PROTESTANT

NON DENOMINATIONAL:
Pastor Derek Garcia
(C) 516-375-6455
dgarcia@pdcn.org

JEWISH:

Rabbi Abraham Lefkowitz
(H) 569-6364 (C) 394-0667
slefkowitz@gmail.com

Rabbi Barry Dov Schwartz
(H) 766-8230 (C) 524-2723
bds48@aol.com

Legal Report

by Milan Rada, Esq. with John Hewson, Esq

As you are well aware, there are a number of disability benefits that exist to protect members of law enforcement when they experience a work related, line of duty injury. However, one of the benefits that we typically discuss less frequently is the Social Security Disability benefit. Social Security Disability benefits can be another lucrative disability benefit that police officers with injuries may be eligible for in addition to a disability pension. However, as with anything in life, a different system means a different set of rules and standards. Of course, Social Security is no different.

In general, we all pay Social Security taxes throughout our working careers. It is essentially government mandated insurance to cover us financially once a person reaches retirement age or becomes disabled within the meaning of the Social Security Law. One of the misconceptions about Social Security is that it is a tax when, in fact, it really is insurance for both retirement and disability. Further, the Social Security system also covers disabled children, disabled widows, and adults with disabilities since childhood. The Social Security Disability program provides two main benefits, a monthly check and medical coverage in the form of Medicare.

The monthly check Social Security provides is the most commonplace understanding of the Social Security system. For disability purposes, this is no different. Social Security provides a monthly monetary amount to a person found to be disabled that is based purely upon what that claimant has paid into Social Security during his or her lifetime. Typically, these amounts vary from as low as \$500 per month to as high as about \$3000 per month. Given the salaries of police officers, the typical applicant in our office receives between \$2800 to \$2950 per month. In addition, Social Security will also provide auxiliary benefits for children under the age of 18. This benefit is in addition to the monthly benefit the disabled member is already receiving, and the auxiliary benefit may be as high as one-half of the member's benefit.

Of course, the government attempts to prevent Social Security Disability benefits from being a windfall or appearing as though the injured worker just won the lottery, so these benefits may come with some offsets towards other benefits, such as any Workers' Compensation payments being received. However, the earnings of police officers typically are high enough so no offsets ever exist. Plus, there is no offset at all between the Accidental Disability Retirement benefits (3/4 pension) or Performance of Duty Disability Retirement Benefits (50% pension) and Social Security Disability Insurance Benefits.

In addition to the monetary benefits that Social Security

Disability provides, an approval also guarantees medical coverage for the disabled worker in the form of Medicare. If a member is approved, that member becomes eligible for Medicare benefits 29 months from the date of the onset of disability. Though not as important for Nassau County police officers with medical benefits post-retirement anyway, these medical benefits are often times one of the major reasons that people apply for Social Security Disability benefits in order to continue to receive medical care for their conditions.

Being approved for the benefit is always the goal of any claim that we file, but there are distinct differences between the development and standard for a Social Security Disability case as opposed to a disability retirement benefit from the New York State Police and Fire Retirement System. Understanding and appreciating these differences is often the most difficult part of the explanation that we provide to clients because qualifying for benefits is very different from qualifying for Workers' Compensation benefits and disability retirement benefits from the NYS Police and Fire Retirement System. Add in the stress of being injured along with the agency making it difficult to obtain these benefits and you wind up with a an often confused and frustrated client.

As you recall from past Legal Reports, when it comes to a disability pension claim for an accident or an incident, the Retirement System is evaluating an applicant as to whether or not he or she is permanently disabled from the full duties of a police officer. Therefore, the injuries suffered and how they affect the activities and duties required by a full duty patrol officer are crucial to the determination. A severe injury to an officer's trigger finger might never allow that officer to safely discharge his or her weapon in a high-risk police scenario, and thus, that officer could be rendered permanently disabled from the full duties of the job simply on that injury alone. The applicant's injury and impairment matters most when it comes to that applicant's ability to do the job, regardless of age, years on the job, or education level. The Social Security system, as you might have guessed, is entirely different.

Social Security Disability is predicated mostly upon an analysis of the employability of the applicant rather than the impairments alone. Of course, the impairments play a crucial role in an applicant's ability to work in the national economy, but the Social Security Law and Regulations rely heavily upon the age, education, and past relevant work of the applicant as well. Most important to our police officers is that Social Security is not concerned only with the inability to perform the full duties of a police officer but the ability to perform any other work in the national economy as well.

For instance, that same police officer from the example

above might not be able to fire a weapon safely and effectively due to his trigger finger injury. If that same officer is 35 years old and has a college education, Social Security may acknowledge his inability to be a full duty police officer but find that this officer could perform other work activities within the economy. In fact, an officer on restricted assignment limited to only performing desk duties could win a disability pension but at the same time be denied his Social Security Disability benefits because he is clearly capable of performing restricted assignment. The devil is in the details and knowing which analysis and medical opinions apply to which benefit is crucial to succeeding in either claim.

Shockingly, we see a large number of members of the Department who fail to even evaluate their ability to receive these benefits when they retire. In all likelihood, it comes down to a few common misconceptions that the person has. One such common misconception is that one needs to be receiving a disability pension in order to file or obtain Social Security Disability Benefits. This is simply untrue. As long as a person is under his or her full retirement age for Social Security purposes (typically, 66 or 67) and that person is incapable of performing any work that exists in the national economy in any capacity, he or she may be able to obtain benefits. If the combination of age, education level, past relevant work experience and impairments would render a person unemployable, he or she should apply. The only requirement is that a member must have obtained enough recent quarters of coverage in the Social Security system in order to file. Typically, this requires a member to file within five years of the last time he or she last worked. Also, from a legal fee point of view, there is no downside to the applicant because fees are contingent upon the applicant being approved for benefits, and the fee must be approved by the Social Security Administration. This fee does not exceed 25% of the past benefits due to an applicant. Also, usually the only out of pocket expenses the applicant may incur would be any costs associated with medical development of the file. Thus, our advice has always been that any member of the force that is retiring should explore their right to apply for Social Security disability benefits, even if they are retiring on a service related pension for working 20 years or more in the Department. The only two exceptions would be if the member is over 66 or 67, or that member plans on returning to work in some other capacity after they retire. Beyond those exceptions, each member should be exploring their right to the money they have already paid into the system!

If you have any questions regarding this article or any other disability related questions, please do not hesitate to contact our office anytime at 516-941-4403 or mrada@fbrlaw.com. We are happy to answer any questions regarding not only your own claims, but we also are proud to assist on the claims or issues involving

family, friends, or officers too shy to call on their own behalf. We also invite officers to refer colleagues from other departments who may have questions or concerns regarding any disability matters. Lastly, just an FYI – don't forget Valentines' Day!



First Precinct

by PO James Fullerton

Hello and welcome to 2020 and the new, New York State. So, it seems that the Governor's brilliant idea at Bail Reform isn't quite working out the way he thought it would. Or maybe it is. As of this report, Crime in the First Precinct is up 80 percent. Now some people are saying its because of the bail reform, some are saying its because I have been RA. Who knows?? But seriously, in the last 2 weeks we have had 2 armed home invasions and the 7th precinct also had one. We have had over 10 commercial burglaries, numerous robberies, stolen cars, stabbings and even a few gun collars, but I'll get to those later. Only good thing to come out of this reform is court. If you like going to court, your going to be busy. It seems that every day on the roll call there are between 10 and 15 people at court. A wise man once said, "confusion equals cash." Also, for those wolf hunters out there, the spike in crime is also an opportunity for them be out there fighting the good fight. This job can be fun at times, but remember it is also a dangerous one. Don't get complacent, watch hands. Look for those nonverbal cues' suspects give off. Why is the suspect looking around, is he looking for escape routes, or looking to see if there are witnesses around? Where are his feet pointed, is about to run or is he about to fight? Bail reform also means the bad guys know there is no repercussions for their actions. Just be careful out there and don't worry I will be out there fighting the good fight with you by the time this article comes out, hopefully lol...

FIRST PRECINCT SAVE THE DATES

March 5th, First Precinct Retirement Party 1800 till 2300 at the Coral House. See attached

WHAT PO.....

What PO, a few days before Christmas, was blaring his siren at a UPS truck that was double parked, unloading tons of holiday cheer???

CONGRATS

Welcome to the First, Inspector Vitelli, and welcome home Inspector Holfester. I heard Holfester missed us

so much, that he was begging to come back.

Congratulations to Inspector Leahy, we wish you the best and good luck. Also, if you can write us a grant for some new Super Unmarks that would be great lol.

Congratulations to Inspector Polara on his transfer. Just as he finished unpacking, their he goes. Well it was nice seeing you again in the First.

Congratulations to the rat pack, Garland, Loesch, Powers and the Schuerlein boys on their transfer to COPE. Wish you all the best fellas!!

Welcome to First Precinct Sgt. Reitan, Sgt. Ponzo and Sgt. Imondi. Get ready for the ride boys!!

BUFFY'S SPOTLIGHT

Great Job by officers Matassa, Slack, Caraballo and the rest of the officers involved with the arrest of a suspect wanted for an armed carjacking. Officers responded to a 911 call for a Robbery with a weapon at the Bellmore train station. The suspect, who was armed with a firearm, stole the complaints car and fled scene. PO Matassa, while canvassing observed the victim's vehicle and attempted to conduct a VTL stop. The vehicle accelerated its speed and fled. PO Slack then observed the vehicle enter the Southern State Parkway where he lost control and crashed. After a violent struggle the defendant was taking into custody. It was later determined that the defendant was also the same suspect from a carjacking that occurred in the 7th precinct a few days prior. Defendant was charged with 12 felonies, and 3 misdemeanors and is being investigated for several other armed robberies in Nassau and Suffolk County. This is outstanding work by everyone that was involved. Seriously, excellent!!!

Great job by Officers Games and Cerlini. Yes again! Officers while in Uniondale observed a known gang member that they knew to be wanted to GIS for a shooting that had occurred in Hempstead a few weeks prior. Officers exited their unmarked RMP in plain clothes and when the suspect observed them approaching he fled on foot while holding his waistband. After a foot pursuit, and assistance from multiple other officers, the suspect was taking into custody and found to be in possession of almost 10 grams of crack cocaine, marijuana, and numerous pills. During a search of the area officers located a loaded 9mm handgun that the defendant had discarded while fleeing. The defendant was charged with 11 felonies, including CPW Gun, possession with intent to sell, Attempted Murder, and Criminal use of a Firearm. Once again, great work boys. I am sure you told the suspect that he was just arrested by the Nassau County Top Cops of the Year.

Great job by Officers Oliva and Fitzpatrick. While on a VTL stop in Roosevelt, officers detected a strong, pungent odor of marijuana coming from inside the vehicle. During a search of the vehicle, officers observed a scale and razors with a white residue on them both and marijuana inside the vehicle. Officers also observed and recovered a black revolver from inside the vehicle. 4 defendants were taking into custody and transported to the First Precinct. While at the First it was determined that the driver gave a false name and was wanted by The US Marshalls out of Virginia for sale of a controlled substance. One of the defendants was found to have 5 live, .38 caliber rounds inside her, well hidden. Also located on the suspects was numerous other narcotics. Hardware!! I love it. Great work fellas. And special shout out to Officer Alexander for well, assisting with the search of the suspects lol.....

Till next month stay safe, watch each other's six, and remember the golden rule, everyone goes home the way we came to work. Happy Valentines Day to all the love birds!



**1st Precinct
RETIREMENT PARTY
Thursday , March 5th
6pm-11pm
@ The Coral House
\$80 p/p**

For Retirees:
Deputy Inspector John Conti
Sgt. Mike O'Mara
Police Officers: Chris Acquilino, Maureen
Beccaris, Dennis Bresnahan, Kyle Ferrari,
Brian Kletchka, Timmy Mohr, Mike Syska,
Ed Wahl

If interested see PBA Reps:
*John Bilello, John Tucker, Larry Gotti,
Vinny Conlon, Neil Krauszer or Lt. Kevin Driscoll*

Second Precinct

by Ken Cortes
kcortes@nassaupba.org

"Resistance to Tyrants is Obedience to God."

-Thomas Jefferson

This month I would like to talk about a topic that everyone in the department should be able to relate to, the topic of fairness. Over the last few years the department has lost its way in dealing with the working Patrol Cop on the street.

As you know, part of my duties in the PBA is assisting 2nd VP Dean Losquadro with contractual issues. The part of the PBA where the rubber meets the road so to speak. Issues including contract violations, disciplines, and making sure the contract is adhered to when you are injured.

Over the last few years there has been a spike in contractual violations. Basic issues that have been settled by arbitrators over the years. Things that shouldn't be an issue. But they are issues. Things like crossings, shift differential, grant overtime, Overtime book violations, other units doing your jobs (aka Bayville agreement), medical review issues, and violations of the drug testing agreement to name a few. There are those in the Department who work hard each day to figure out, how to take things that you have earned contractually over the years. Little things like your shift differential, or finding new ways to get around minimum manning, costing you that overtime hit you were hoping to get. All these steps are meant to take from the working street cop. I'm sure that those of you on the street are aware of the unfair treatment of those of us in the precincts.

Before I go On, I am going to carefully use a word that is in the English language and has an exact meaning. The word is Tyranny. It can be defined as "cruel and oppressive government or rule." And the word Tyrant, meaning those who carry tyranny out. I know some will be offended by what I am implying. I am not singling any one person out; I am speaking in generalities. If you are offended by what I'm saying, look at yourself in the mirror and reevaluate who you are as a person.

Today, we have a few tyrants in HQ, who spend their time thinking of ways to take from you and your family. The PBA will always take the fight, but most of the issues we are fighting were won decades ago. Things like chart orange, and minimum manning. These items were negotiated, and hard earned by the PBA. They are meant to keep you safe, and to give you the best possible home life. Its saddening to me that the same people who have reaped the benefits of the PBA, now try to take from the cop on the street.

I'm sure the apologists for these tyrants, will say things like, chart orange was the ruining of the job, that's why too few have put in for the detective division, the cops the PBA protects are no good, why can't the PBA just "pump the brakes" and take what the department and the county is offering and be quiet, like our weaker "Big Brothers"? These same apologists, are in various places in the department, (not in a patrol car, I can assure you) making a great living, and are reaping the benefits that the PBA fought for over the last 40 years.

I call on those, (including myself) who are in the back end of their career, those who have reaped the benefits of this job to stand up against tyranny, by speaking out. If you are a patrol supervisor, on the front lines, ask questions when you are asked to go around minimum manning, by the powers that be. If you work in an office where the managers of this department are devising plans, to go around minimum manning, or take a benefit from the working cops on the street, say something.

Stand up and be heard. If you fear of retribution, be assured that your PBA will fight the fight for you. We will stand side by side with you. I believe that it is all of our responsibility to leave the job the way we found it. Don't have the attitude that it is not your job to say anything. Thomas Jefferson once said, "Resistance to Tyrants, is Obedience to God". It is my hope, that each of us in our own way can resist these tyrants that are ruining our beloved Police Department.

There are so many young great new officers on this job, that I am proud to work with. They deserve the same great work rules, that have kept Nassau cops safe over the years. They shouldn't have any more money taken from them, (either from discipline, of contract violations) they are young, they have families. We need to stand up for them.

That's it for this month... Until net time Onward and Upward!

**Be sure to visit
our website
www.nassaupba.org**



Third Precinct

by Dave Re

I try to use my space in this Newsletter to advocate for our members. Over the last two years, I've presented common sense policy change, discussed the needs for equipment and services that benefit our members, and promoted conditions that would lead to a better working environment.

Many of the things I wrote about last year were positively addressed by the County and the Department including crossings, tourniquets, LUCAS CPR devices, and the importance of our mental health. The year 2020 will be no different and I will continue to advocate for what is important. As we continue into the New Year, I am confident that other matters mentioned in this space are being discussed, including: reinstating speed cameras in school zones, increasing patrols, updating our procedures for members suffering from 911 related illnesses, and renovating all our booths using the satellite office in the Eighth Precinct as a model.

YOUR MOST IMPORTANT PIECE OF EQUIPMENT

There has been a lot of debate over the necessity of every cop on patrol being issued long guns. It has become a polarizing issue centered around liability, prudence, safe-guarding, and training. All valid concerns that need to be addressed and I am sure eventually a compromise can be reached. Long guns are topical and important, and the PBA will continue to support our position that they should be issued to patrol cops. However, is it the most important piece of equipment for an officer on patrol? I bet your answer to that question is no.

A survey of the question, "What is the most important piece of equipment for a patrol cop?" is unnecessary. Regardless of whether you are a cop, PBA rep, supervisor, inspector, chief, commissioner, or even County Executive, the answer to that question should be 100% universal—it's our radio.

No one should be on patrol without one, period. I understand that is not always the case. Sometimes, cars are doubled at the beginning of a tour and a call will come out before being able to respond to the station house for a spare. We all want to do the right thing. We all want to cover our posts and do our job protecting the public. However, by doing the right thing and responding to that call without a radio, our members are putting their safety in jeopardy.

Is it reasonable to require patrol cops to make that choice? Of course not! Then why aren't patrol cops issued their own radios? I have been a Nassau County Police Officer for 15 years and the answer to that question

has never changed—money. It certainly isn't because a patrol officer isn't responsible enough to safeguard and be held accountable for one, after all, we are issued our own guns.

As Chairman of the PBA Radio Committee, I was encouraged by the Commissioner's response to the PBA's concerns about our outdated radio system and I am happy that it is in the process of being upgraded after funding was approved by the Legislature. It is a lengthy process and we look forward to progress reports as the project moves forward. Upgrading our radio system is an acknowledgement by the Department that our ability to communicate is critical and that correcting the deficiencies are a priority. A radio for every officer is no less important and should be made a top priority by this Department and made part of the system upgrade.

Last year, the Department was receptive to my request and made radios available at MedCom for cops sent directly to NUMC for a prisoner watch. If you do not have a radio prior to responding, go to MedCom and sign one out. If you are directed to go to a different hospital, make sure you notify your command (and reps if necessary), if you need a radio. You should always have one on a prisoner watch. We had several incidents involving officers on prisoner watches and direct communication is essential. I am confident that at some point, the Department will advocate alongside the PBA, the need for individually-assigned radios. Until then, there are immediate changes the Department can make utilizing the radios already in stock. More radios should be made available to the commands as spares and at the very least, two radios should be assigned to each RMP to ensure officer safety. In the meantime, if you are on patrol, make sure you get a radio as soon as practical, and notify a rep if there are any difficulties in obtaining one.

News from the Fourth Precinct

by Alex Sharpe

Every year the NYPD Ski and Ride Club hosts the East Coast Police Winter Games at Hunter Mtn, NY. The event consists of two days of races, one a slalom and another a giant slalom, with lunch and a dinner party both days. The event has police officers and departments from all over World represented as members from Australia, Canada, and many parts of the US have attended. Members from the 4th have attended for the last few years and participated in the races which are a fun experience and a little switch up from a regular day skiing and riding. This year we had our largest group,

with ten members at the races and two members won medals. Congrats to Adrian Lally who won a silver medal in the 40-49 y/o Slalom race for snowboarders and to B.J. Goumas who won a gold medal in the 30-39 y/o slalom for snowboarders. The racing is for fun and there are some people that are very good but most of us are just racing for fun so do not be intimidated. We have been organizing this group for the last few years and I'm hoping to get a larger NCPD turnout for the future. There is a hotel that the large NYPD group stays in and plenty of houses available to rent for large groups. This event is always the Wednesday and Thursday of the third week in January at Hunter Mtn, NY. We will try and post a reminder closer to the event for next year but anyone interested contact PO Sharpe by email and we will be in contact when next years event is being planned.



Sixth Precinct

by Kevin Mullick

MADNESS

It didn't take very long for my New Year's resolution on being more positive to evaporate. It is bad enough that Governor Cuomo championed the Raise the Age legislation that no longer prosecutes 16 and 17 year olds as adults. I guess 16 and 17 year old "children" do not know right from wrong. Not to worry. By the time they become "adults" they can celebrate the Governor's new Bail Reform. Gasoline, meet fire. Now, criminals who commit misdemeanors and some felonies are not subjected to bail. Read the list of crimes that no longer require bail. It will make you vomit. Under Bail Reform, turning over discovery/evidence to defense attorneys is accelerated. This is very bad for crime victims. This potentially will lead to victim/witness intimidation via information turned over to the defense, even before you enter a courtroom. Do the research or simply read the newspaper. Every day there are reports on criminals who are released and are back committing crimes the same day! This "Bail Reform" is enabling criminals to commit more crimes. But wait there's more! In New York City, criminals go to court and freed inmates are getting gift cards, metro cards, and even New York Met tickets! I hope our leadership in Nassau County government are not giving the same goodies to criminals. That would be a slap on the face to the hard working cops. The justice system in New York State has always been a revolving door. Criminals are out as fast as they are in. Under Bail Reform, you can now lay a red carpet in front the of that revolving door. This is going to have a negative impact on public safety. It concerns me, as a police officer, and I can't imagine what this is going to be like for new police officers in New York State. Prior to Bail Reform, a police officer making an arrest will see that the arrestee either post station house bail or spend a night in Detention. I would think most police officers appreciate that when they make an arrest, that arrestees, at the least, spends time in detention before seeing a judge. Now, the bad guy walks out of the precinct. This is going to have a negative affect on police officers who risk their safety to do what is right. By the way, the crime of Resisting Arrest does NOT qualify for bail. It is now a reality that a criminal, who is combative, will have the luxury of walking out of the precinct. Our leadership, including County Government, Department, and Police Unions, held press conferences on Bail Reform. We all share the same feeling that Bail Reform is going to fail the residents of Nassau County. Will an increase in crime statistics reflect poorly on those elected? If so, the same leadership needs to be relentless when calling out Governor Cuomo. The new Bail Reform is failing miserably, already. There needs to be major adjustments and it needs to be done now!

Seventh Precinct

by John Schellderfer

FINAL 10-68'S

By the time this article makes it into the newsletter, three more iconic Seventh Precinct Police Officers will have retired! Police Officer David Hicks, 25 years of service, date of retirement, January 1st, 2020. Police Officer Thomas Lively, 32 years of serving both the residents of New York City and Nassau County, date of retirement, January 2nd, 2020. Police Officer Steven Russell, 32 years of also serving in the N.Y.P.D. and Nassau County, date of retirement, January 30th, 2020. A total of over 90 years of combined experience between these officers exits the job! Gentlemen, please stay safe, healthy, and enjoy every minute of retirement.

As I stated in the past, the Job becomes younger and younger but the knowledge, advice, and guidance of senior officers is disappearing at an alarming rate. Already, I have seen major shortages in F.T.O.'s, causing many recruits to "fly" to other commands in order to complete their required training. The lack of more training and preparedness by the Department to address these problems only worries my confidence in ever righting the ship.

8th Precinct

by Joseph Salvatore

SHOUT-OUTS

A shoutout to the fleet facility where our resident mechanic, Chris Traina, is tirelessly working to maintain our RMPs to Nascar levels. Keep it up, Chris.

An upstairs shoutout to Staci "McCanns" Fersch, who on the daily deals with squad changes, additions, subtractions, transfers, tour changes, vacation picks, 207s, make-ups, range dates, and everything else under the sun. We love having you up there, sister.

HEARD IN THE HALLS

PO Mike Bjornstad has left us once again, taking his instinctive policing skills to the county C.O.P.E. unit. Bjornstad was a fixture here on nights for years, fighting street crime through his keen sense of awareness. That raw ability led him to the much-accredited CIIRT unit, where he teamed up with former 8th teammates/legends such as PO Phaneuf and PO Collins. After consistently providing quality numbers with self-generated arrests,

Mike slowly found his way back to Bethpage where he was sorely missed and gladly welcomed. Mike achieved ataraxy working inside the 8th Precinct the last two years through his adroit knowledge of our computer systems and phenomenal communication skills. We wish him nothing but the best on his next venture.

PO Steve Lerner, a budding star in this Department, left us to be a top notch investigator/detective. For the last couple of years, he kept crime down, and numbers up, in the Farmingdale area. Steve has a knack for getting to the bottom and getting the truth of a story. #nothreadunwoven. His street tactics, honed on the busy streets of Clark County, Nevada, served him very well here. That experience out in Vegas, along with quickly learning the local ropes here, and Steve will be a round peg in a round hole for the Division. We wish him the very best.

TOP COPS

The Top Cop Committee for the month of October 2019 wants to recognize the efforts of PO's Andy "Top Chef" Deverna and Joseph "Von Dutch" Strossenruether. Nominated almost each and every month, to them it's just another day in the office. But tally one in the win column for Nassau with another awesome arrest. Next time they win, which will be soon, I'll provide the details. Great work fellas.

November 2019

Winner: PO Mike "10-90" Leeb

December 2019

The Top Cop Committee for the month of December 2019 honors and recognizes the efforts of the great wunderkind, PO Ken Trzaskalski.

Ken played an integral part of an aided case in Levittown that ultimately resulted in saving a life. The aided male was found not breathing, with no pulse and unresponsive. With the assistance of some of America's best medics with whom we work, CPR and the AED were administered. Victim was transported while simultaneously being diligently worked on to St. Joseph's Hospital. We are happy to report that all is fine with this lucky individual. As for Ken, he hasn't been in the 8th long, but in his short time here to date, he has made a resounding difference. We congratulate him on this award.

IN MEMORIAM

Here is a list of departed members from 2019:

Robert Campbell
Marty Hartmann
Ed Struber
Joseph Andrersws
Mike Caulfield
Walt Dluginski
Anthony Cardarrlli
Robert Gordon
Artie Deluca
Bob Jones
Peter Martaglio
Robert J Winters Jr.

Rest In Peace ...

*Charlie Seich runs the Retired Members of the 8th Flower Fund. Every dollar counts and means so much. Anyone interested in joining/contributing can reach out to Charlie at email: ret8thflowerfund@yahoo.com

Dear Joe Sal...will return next month.

Reminder: Our email address is joeyosal77@yahoo.com for any questions, comments, etc., you may have. And if you were just married, divorced, had a baby, won the lottery, etc., please email us so we can recognize you in our next column. Thanks for the feedback.

Be Safe
And God Bless

BSO

by Keath Mishkin
Ncpdbso.com

As we kick off the New Year, our role as tactical officers just keeps growing. Our members from the Bureau continue to go out on the streets and fight crime every day. Not to mention also getting tasked with training recruits in active shooter, building searches, field force training, conducting tactical vigilance in black uniforms for the holiday season at the malls and train stations, safe guarding the Jewish community in wake of the recent terrorist attacks, assisting precinct and specialty squads with their open cases, legislative meetings, Hempstead Initiative, Farmingdale Detail, fairs, feasts, and fun runs to say the least. Our members in BSO and CIRRT do not get enough praise or acknowledgement for the work they do.

UPCOMING EVENTS

Please join the Bureau of Special Operations for the 16th Annual Town of North Hempstead Polar Plunge that is taking place at the North Hempstead Beach Park on Saturday, March 7th, at 175 West Shore Road, Port Washington, NY 11050. The Bureau always supports the Polar Plunge as it supports the athletes of the Special Olympics. The Plunge is set to kickoff at noon and registration for the Plunge is between 10 a.m.-11 a.m. BSO members are planning to submerge themselves in the water for one minute. No pain, then no gains. We will be freezing for a reason! Contact T.R. Hughes or BSO Base for more information.

Get ready for the Bureau of Special Operations 2020 Retirement Party that is going to be held on Thursday, April 2nd, at the Crest Hollow Country Club located at 8325 Jericho Turnpike, Woodbury NY 11797. The party is from 7 p.m.-11 p.m. The cost is \$90.00 dollars if you pay in advance and \$100.00 at the door. Payment can be received through cash, check, or Venmo @BSO FLOWER FUND. Contact Alejandro Perez, Keath Mishkin, Kevin Imperato, or BSO Base at 516-573-8010 for further information. This is definitely a party you won't want to miss!

GOOD GRAB

On November 29, 2019, Bureau of Special Operations Officers Higbie and McPhail were conducting routine patrol in unmarked RMP 915 in the confines of the Seventh Precinct. The officers were in black BSO police uniform. The officers observed a black 2007 Ford Expedition traveling westbound on Sunrise Highway in Massapequa. The vehicle had dark tinted windows. The officers activated the police emergency lights and siren and conducted a vehicle investigation. The officers approached the vehicle and detected an odor of marijuana emanating from the interior of the vehicle through the open windows. Officers removed the driver and brought him to the rear of the vehicle. The subject did admit to marihuana in the vehicle. Officer Higbie recovered three plastic bags containing marijuana from the center console. Officer Higbie, while conducting a further search of the vehicle, recovered a black Taurus .38 caliber revolver from the rear passenger floorboard. The revolver was loaded with five .38 caliber hollow point bullets. Officer Higbie also recovered a cylindrical glass container containing concentrated cannabis, Tetrahydrocannabinol (THC), from a backpack on the rear passenger seat. These two officers, while acting in a professional manner, were able to safely get another perpetrator who was in possession of an illegal firearm, off the streets.

BIRTH ANNOUNCEMENT

Congratulations to bodybuilder, Mike Shreve, and his wife, Karlyn, on the birth of their baby daughter, Emma Lina Shreve, who was born on November 18, 2019, weighing in at 7 pounds 3 ounces.

SHOUT-OUTS

Congratulations to Kevin Luscher who retired this past December. Kevin spent 17 years in the Bureau and we wish him the best on his retirement. Big shout-out to our Time Sniper, Steve Paul, who just left the Bureau to bring his expertise in firearms to the Range. You will surely be missed. With that being said, we have to give another BSO shout-out to our Time Clerk, Patti McNamara, who has been holding it down for the past month getting all of our pink slips in on time. We cannot thank you enough for the effort you put in for our unit. Congratulations to Collar Hound, Michael Goldstein, on his promotion to Sergeant. We hope to see you back in the near future. Shout-out to my man, Joe Sal, from the Eighth Precinct. Joe is a man of many trades including Sayville rapper, actor, column writer, and personal trainer, and he is always holding it down wherever he may go. However, you can see Joe in person on day tours at the Second Precinct gym working out with the BSO squad! Congratulations to our newest members who just made it to BSO—Tom Daly, Ryan Price, Brian Alexander, Nicholas Accardi, Joe Lamariana, and Karissa Karn.



John Giovaniello, Mike Keane, and Hector Rentas

Notes From the E.S.U. Corner

by Kevin Probst

ON THE JOB

Along with routine patrol and assignments, ESU has been doing Intensive Patrols with BSO and other units at schools, malls, and houses of worship. Although no credible threats have been made to Nassau County, with the incidents happening around the world and in NYC, ESU is on alert.

TRAINING

January and February bring some good training. Week One of Hazmat, Auto Extrication, Incident Response to Terrorist Bombing in New Mexico, and in the beginning of February, Rifle and Shotgun training at the Range. We may need to bring Klein back for a few days to teach him what not to step in when responding to calls with dogs, hope you got the smell out.

RETIREES

After 29.5 years on the job—5 years in the 7th, 5 years in Highway, and 19.5 years in ESU—Bill Staker retired on January 16th. Bill was an asset to ESU and Highway Patrol as both a delegate and trustee. He was the training officer for years and successfully battled to better the unit. His wealth of knowledge of the contract and working as an E-Man will be missed. I believe I speak for everyone in the unit when I say, enjoy retirement!

Let's not forget about the ESB/ESU retired members' breakfast. It's the FIRST Thursday of every month at 10 am at the Lighthouse Diner, 3240 Sunrise Highway, Wantagh.

If there is any information you would like to see published in the newsletter please feel free to email me at kprobst@pdcn.org

ARPO

by Bob Livoti

There will be an ARPO luncheon for our most southerly members on Thursday, March 19th, 1230 hours, at the Buffett Café Bakery, 704 N. Woodland Blvd., Deland, Florida 32720. The lunch is open to any retired member from the job. The lunch is free for ARPO members. Non-members will be charged \$10/pp. If those non-

**NEXT OPEN
PBA MEETING
Thursday, February 20th
2000 Hours, PBA Office**

Nassau Police Post 1050 American Legion

by Dan Scheidel

members join with ARPO at the lunch, we will apply their \$10 lunch fee towards the \$20 membership fee to join ARPO and thus, their lunch will then also be free. Attendance is by RSVP only. Contact me at (631) 909-4008 or e-mail gotsha@aol.com to let me know if you are coming. If all goes well with this, we hope in future years to continue this and maybe move it around to different areas of Florida. Everything depends on the numbers of members we have living in the immediate area. It is our way of giving back to members who live outside of Long Island.

It's too early to report on the 2020 Nassau Blue Reunion (this is written before the affair), but I'm sure it will be the great success as it always has been. Were you there? Remember, it's later than you think. We will have some photos of the reunion in our March newsletter to show you who you missed.

Don't forget, on May 17th we will have our biannual HR218 Qualification held at the Nassau County Pistol and Rifle Range at the Mitchel Field Sports Complex. Watch the newsletter for details and registration form.

Our December open meeting was jammed packed. We had over 100 members show up. It was nice to see a large turnout like that. I'm heading down south for the winter and eager to get to warmer weather. I know a lot of you are snowbirds, so make sure you get your address change in so that your newsletter will follow you. Don't forget to notify us when you return back north.

I would like to thank all those members who sent in a donation along with their dues payment to our scholarship fund. It is people like you who help keep things going with the scholarships.

For those of you who are paying more than the regular amount of Medicare, you have until Feb. 28 to file with the Controllor's Office for reimbursement of the extra money. The Medicare Income-Related Monthly Adjustment Amount (IRMAA) is an amount you may pay in addition to your Part B or Part D premium if your income is above a certain level. Remember, you also get reimbursed for Part D. You got a small increase in Medicare payments for 2020, but you also have to pay an increase for Medicare costs. What the Government giveth, it also taketh away. If you fail to file by February 28th, you will have to wait until 2021 to refile for it. If you missed doing it for 2018, you can file for it now along with 2019. You can go back and file for 2017 if you also missed that year.

The next ARPO AARRP driving class will be in April at the PBA office. I'll have the details in the March newsletter.

First on the agenda for 2020 was the drawing for our two \$500.00 Scholarship Awards. Applicants will be notified and will be asked to get a certificate from the school they are attending or are going to attend this year. Upon receipt of that information, the award check will be sent to their sponsor. Chance book winners will also be receiving their winning checks in the near future. Sorry to say that chance book returns that support this program didn't meet the amount needed to cover the awards and the raffle winnings but the Post will continue this program for it is one of the only ways to reward our members and their families.

The 2020 dues payments are due and there are still about twenty or so members that haven't paid. Members should remember that the Legion year ends on June 30th, so it is important that they get their payments in soon. Just once, I would like to reach 100%.

Two things came to my attention this past month. One, brought to my attention by my wife, was a portion of the Lidia's Cooks Program. Yes, that's right, a cooking program. Lidia was touring the country to bring our attention to the meals and other food products specialized across America. While visiting the Midwest, she came across many small farm and ranch establishments run by veterans. It seems that many veterans returning from their times in war areas, suffered psychological problems (PTSD) and turned to agricultural and other such endeavors. After seeing so much destruction and death, they now are able to see new life through farming, new growth and crops, and new births in various animals. The return to nature and other types of good fortunes has brought them back to a better way of life. Veteran organizations in these areas have been very helpful in getting those veterans started.

Another item I watched was a news conference with our nation's Attorney General, William Barr. The topic of his interview was regarding the recent attacks on police officers and the way the media is relentlessly reporting that police officers are the fault. They don't realize that a police officer often doesn't have time to stand by and do any research before taking an action that could save a life, even his. He must act immediately. Most media reports come hours after an action has taken place and those reporting have had that time to make their own assessments of the events and usually find the officer/officers, at fault. Attorney Barr finished his remarks by saying that today's police officers have one of the most dangerous jobs in the world. And now, with this new "no bail," "no jail," offered criminals, a police officer's well-being is even more at risk. We've said it before but

it must be repeated, "Be careful and be safe."

The thought of disbanding the Post has been floating around again. It always comes around when Post activities and membership support is lacking. Personally, I am still against it for I feel it would be a great disservice to those who took out a charter some 89 years ago and those older members who today still pay their dues. A Post policy is when a member reaches 50 years of service as a member of the Legion and the Post makes him an "Honorary Member" and pays his dues. We still have over one hundred members but their participation in Post activities and programs is surely missing.

There are many aspects that could be considered for this lack of support: age, travel, dates of meetings, and conflicts with eligibility, are just a few. Take age—most of our Post members are Korean or Vietnam veterans. We even have two or three WWII veterans. They can no longer answer the next element, travel, especially at night. Our Post has at least one third living out of state or on eastern Long Island. Most do not want to travel home late at night. Of course, we can also understand those men and women veterans who have been working steady tours. It would be very difficult for them, after working four tours of night shifts, to take another night away from family and family duties, to go out one more night. Even though it may be for one night, occasionally. What we need beside participation, is for more voices to support the Legion and its goals.

Conflicts with other organization meeting dates can also cause a problem. We had to settle with the East Meadow post to have our meetings on the second Tuesday of the month. It was the best we could do and the cost is relatively inexpensive. This makes the ARPO meeting, the next night, even harder for our older members for they do not want to go out two nights in a row. That, and the fact that we cannot compete with the free foods and the abundance of goodies handed out by Dave, God bless his soul. So, you see, we are at a dilemma. How can we induct new members?

Some veterans have joined the NPVA—Nassau Police Veterans Association. I feel that it is a good organization but they represent the veterans of the NCPD, somewhat like the DAI, PB, or SOA. To add their voices to the American Legion would be a great start. I do hope most of their members do belong to some veteran group however, so their voices can be heard for the care and welfare of all veterans.

This past year the Post updated its charter to include AMTs (now Police Medics), School Crossing Guards, and CB Operators. More work has started to include members of the other village police departments and court officers. The 2019 "Legion Act", signed by

President Trump, makes almost anyone that served in the military on or after December 7, 1941, qualified for service in any veteran organization. That includes many, many opportunities to qualify for membership.

I'd better close now but what we really need is "New Minds," not blood, as we often remarked. Our young veterans could be of great service to all veterans. Young men and women who have served lately have a better outlook of present concerns and could do much to improve our goals and the goals of the American Legion. We have a lot of positions to fill in our organization, officers, committee chairpersons, and new ideas. We meet on the second Tuesday of the month at the East Meadow Post 1082, 294 Bellmore Road, East Meadow. Meetings begin at 1930 hours and refreshments are served. Come visit and maybe learn what being a Legionnaire is all about.

Retiree Column

by Joe Failla
JoeFaillaNCPBA@aol.com

Has anyone had enough winter yet? I know that I have. Even after taking a week away from the frozen north to attend the 27th Annual Nassau Blue, there is still hope for an early spring.

In December, a message went out pertaining to 50th Anniversary Reunions. As of this writing, a total of six responses were received. If you have any ideas on holding one or organizing one, your input is welcome. You might want to consider holding it in conjunction with Nassau Blue in the year that you came on. For the Class of 1970, Happy 50th Anniversary. For the rest of the classes of the 70's, there is still time.

With that being said, for the Class of January 14, 1972, mark your calendars, the tentative dates for the 50th Anniversary Reunion are January 20, 21, 22, 23 or January 27, 28, 29, 30, 2022. The Reunion will be held in conjunction with Nassau Blue.

1939 CONTINUED...

In June, a bylaw was passed that authorized the Delegates to receive 10% of all monies they collected and turned over to the Financial Secretary. This new rule was approved in an effort to pay down the outstanding debt of the Membership. The Delegates would be paid in two installments, the first in January and the second in June.

A tie clasp similar to the one worn by members of the N.Y.C.P.D., was approved by the Board. The Association would purchase one for each Member if the Commissioner approved its wearing.

Another topic discussed was the possibility of forming a credit union. Several Board Members argued that it would not be worthwhile yet quite a few were in favor of the proposal. After a lengthy discussion, the Board voted and the matter was approved by a margin of two votes. President Hanlon appointed a committee to contact the Federal Credit Union Agency and to study the feasibility of such a credit union for the P.O. & P.A. Members.

Representatives of the Travelers Insurance Company addressed the Open Meeting with proposals of group insurance. Prior to the meeting, in a further effort to get the business of the Association Members, Travelers had met with the County and devised a way that P.O. & P.A. Members that signed up, to have the premiums deducted from their paychecks. Some Members of the Board inquired as to how this agreement was reached. Travelers advised them that it was a contractual agreement reached with the County and the Comptroller.

Also discussed was the matter of the 1938 Membership Card belonging to Ptl. George Schuessler, Shield 91, of Precinct 2, in a wallet that was in the possession of a suspect that had been arrested on a burglary charge. The card was not been reported lost. The Board sent a letter to Brother Schuessler asking him to appear at the next monthly meeting to explain the matter.

The meeting was adjourned to O'Niels on Jericho Turnpike for supper and refreshments to celebrate the installation of the recently elected Delegates. The Board approved a limit of \$25.00 for the affair.

On July 3rd, Brother Schuessler appeared before the Board to explain the matter of his Membership Card. He told them that he in fact had lost his wallet along with the card. He did not report it to his Delegate because he was contacted by an individual who told him that he found it. This person was to return the wallet with the card to the patrolman. It was the same individual that was arrested for the burglary that contacted Brother Schuessler. He used this card in an effort to get let go when caught at the scene of the crime. He believed that if the officers that responded thought him to be a Brother Officer, they would let him go. The defendant encountered another problem as the arresting officer had in fact once played cards with George Schuessler after a P.O. & P.A. meeting.

In August, the Board approved the presentation of a 10 karat solid gold Membership Card to be given to former District Attorney Martin W. Littleton who was going

into private practice. They cited the assistance that Mr. Littleton had given the Association over the years and bestowed on him the very first "Life Membership." A similar honor was offered to County Executive Russell Sprague several years earlier, however, he declined.

On September 11, in a further effort to erase the arrears of the Membership, the Board authorized the issuance of mini shields to all paid-up Members.

On September 29, the Board held a Special Meeting to deal with a problem. The Association had received \$7,500.00 from the Commissioner from the Annual Auto Races. President Hanlon was then contacted by Inspector Yochum, who advised him that \$500.00 of the money had to be returned to him so that he could pay 'commissions' to several Nassau County Police Officers. This was never done before and no one on the Board said to have knowledge of any Nassau County Police Officers that were owed any 'commissions' from the races. Nevertheless, a check in the amount of \$500.00 was issued to the Inspector. He refused the check, stating that he wanted cash. He was advised that the bylaws prohibited any cash withdrawals from any Association accounts. He finally accepted a check for the \$500.00 made out to cash.

At the close of the meeting, the President and six other Board Members signed the Minutes, swearing that the above proceedings took place in just that order.

The topic of discussion of the October meeting was the lobbying being conducted by the Nassau Police Conference, in an effort to obtain Civil Service Status for the members of Village Departments that never took any Civil Service examinations for the positions they held. They were also pushing for the establishment of a preferred list for promotion for these men when their Departments became part of County Force. The P.O. & P.A. argued that large numbers of these Departments were not Civil Service Certified and should not be allowed into the County Department.

On November 13, the meeting was, for the first time, called the Board of Governors Meeting. Prior to this date, it was first called the Executive Meeting, then the Trustees Meeting. The Open Meeting always followed this meeting by one week. At this meeting, the matter of having to pick up dead bodies was discussed. After the bodies were picked up, regardless of their condition, they were transported in a radio car to the County Morgue. The Board directed President Hanlon to meet with the Commissioner to see if a "Morgue Wagon" could possibly be obtained and designated.

The problem with former Troopers and Patrolmen from Village Departments not receiving vacations was addressed. The response from the Commissioner was

that they would not receive any vacation until after they had one year in the County Force. Any time that they were owed from their former departments was lost. Once again, Judge Lebkeucker was the topic of discussion. A Sgt. Pearsall of Precinct 4 had appeared in his court along with a defendant that he had arrested for arraignment. Once again, there was no District Attorney available. The Judge dismissed all of the defendant's charges and then assisted the defendant in filing charges of Assault against the Sergeant. The Board hired Attorney Littleton to represent Brother Pearsall.

With the Association Elections coming up, a bylaw was approved that would allow two Members that were not candidates for office, to secure a ballot from the Desk Lieutenant and travel together to the home of any paid Member that was ill so the Member could vote. After the Member voted, he would place the ballot in an envelope and seal it. The envelope would then be returned to the Desk Lieutenant who would place it in the ballot box. The election results were always opened and counted at the Open Meeting in December. This meeting was always held in the Assembly Hall at Police Headquarters. It was customary to assign a Member of the Department who was not an Officer in the P.O & P.A. to oversee the counting. This year, the Commissioner chose Leroy Husser, who had been banned from Association Membership for "life."

A gift of \$75.00 was approved for the Commissioner by the Board. The committee that was looking into the establishing of a credit union reported that they had made much progress and the feasibility of the program seemed positive. The year ended with the Associations Books showing a balance of \$38,628.20.

SINCE THE LAST COLUMN, WE HAVE LOST THE FOLLOWING MEMBERS:

On December 21, we lost DET LT Russell P. Brendel, Serial 1890, Main Office, who served from December 16, 1954 until March 6, 1975.

On December 29, we lost PO Carl Falco, Serial 3189, Records Bureau, who served from September 22, 1962 until March 20, 1983.

On December 31, we lost DET SGT Edward J. Goutink, Serial 3098, Special Investigations Bureau, who served from May 1, 1951 until January 21, 1999.

On January 6, we lost SGT Harold J. Ulshafer, Serial 2508, Fifth Precinct, who served from April 1, 1957 until January 4, 1978.

On January 13, we lost Chief of Detectives Frank E. Klecak, Serial 885, who served from October 1, 1946 until January 12, 1980.

May they rest in peace.

GENERAL COUNSEL

STEVEN E. LOSQUADRO

ATTORNEY AT LAW

649 ROUTE 25A
SUITE 4

PHONE (631) 744-9070
FAX (631) 744-9421

ROCKY POINT, NY 11778
WWW.LOSQUADROLAWFIRM.COM

PBA MEMBERS WE LOST IN 2019



Joseph Aliperti
Serial 4173
4/24/2019



Joseph Andrews
Serial 1347
02/15/2019



Vincent Boden
Serial 2852
08/10/2019



Crumpton Bowen
Serial 2569
01/05/2019



Raymond Book
Serial 2853
07/17/2019



Russell Brendel
Serial 1890
12/21/2019



Gary Breuer
Serial 5428
06/03/2019



Robert Brodie
Serial 2360
01/19/2019



David Brown
Serial 3012
06/21/2019



David Brown
Serial 7953
11/02/2019



Paul Bruno
Serial 8127
05/05/2019



Robert Campbell
Serial 3295
01/23/2019



Anthony Cardarelli
Serial 3614
02/27/2019



John Cawein
Serial 2860
08/21/2019



Fiore Coletta
Serial 2863
02/21/2019



Albert Coli
Serial 1355
04/18/2019

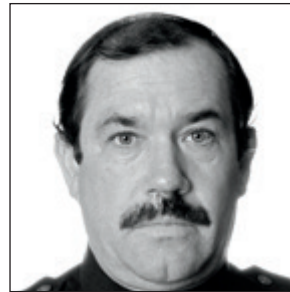
PBA MEMBERS WE LOST IN 2019



William Costello
Serial 4619
12/06/2019



Wallace Cottrell
Serial 2009
06/04/2019



Guy Courbois
Serial 3730
11/26/2019



Thomas Crowe
Serial 1431
12/09/2019



Robert Cuerbo
Serial 4778
05/31/2019



Arthur Deluca
Serial 4204
07/04/2019



Walter Dluginski
Serial 3022
03/28/2019



William Erdmann
Serial 7469
10/07/2019



Carl Falco
Serial 3189
12/29/2019



Eugene Fasano
Serial 1908
03/06/2019



Robert Ferguson
Serial 3191
11/11/2019



Arthur Fisher
Serial 3569
10/03/2019



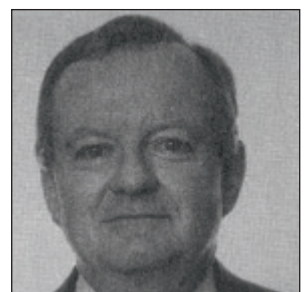
Gerald Fitzgerald
Serial 2217
06/18/2019



Robert Froehlich
Serial 1373
09/22/2019



Robert Gordon
Serial 2287
04/10/2019



Edward Goutink III
Serial 3098
12/31/2019

PBA MEMBERS WE LOST IN 2019



Robert Grau
Serial 3193
06/08/2019



Martin Hartmann Jr.
Serial 3976
02/07/2019



Donald Hawkinson
Serial 3036
10/27/2019



James Heilig
Serial 1925
10/31/2019



James Heptig
Serial 4931
04/23/2019



Abraham Hunter
Serial 5964
08/01/2019



Joseph Husty
Serial 2888
03/02/2019



Joseph Johnson
Serial 3398
03/24/2019



Thomas Jones
Serial 4836
01/21/2019



Herman Jorgensen
Serial 2461
04/08/2019



Joseph Juchter
Serial 2600
10/20/2019



Charles Klein
Serial 2604
09/20/2019



Richard Kraus
Serial 4353
11/05/2019



Frank Kubicki
Serial 4354
12/06/2019



John Limandri
Serial 3205
01/30/2019

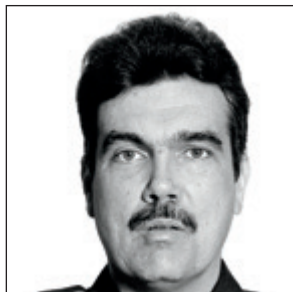


Arthur Lowe
Serial 2386
04/08/2019

PBA MEMBERS WE LOST IN 2019



Jerome Lynch
Serial 5669
11/09/2019



Kevin Lynch
Serial 5670
04/14/2019



Joseph Mahlmeister
Serial 3509
10/15/2019



James Mason Jr.
Serial 2765
09/23/2019



Joseph Maycock
Serial 2477
10/26/2019



John McDonnell
Serial 7595
07/18/2019



Bela Miskey
Serial 2708
06/10/2019



Robert Murphy
Serial 2628
04/04/2019



Walter Nordmann
Serial 1796
02/22/2019



Donald Oehl
Serial 3408
01/22/2019



Stanley Okula
Serial 2328
03/27/2019



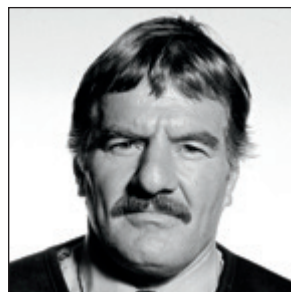
Fredrick Oliveri
Serial 2489
05/16/2019



James Ostrander
Serial 4492
03/01/2019



Robert Pfeiffer
Serial 4638
10/08/2019



Richard Politano
Serial 4499
07/20/2019

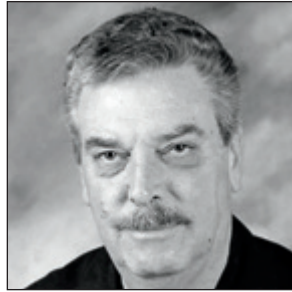


Robert Purvis
Serial 3913
06/05/2019

PBA MEMBERS WE LOST IN 2019



Raymond Rizzo
Serial 2989
02/24/2019



Edmund Schroeder, Jr.
Serial 5266
05/09/2019



William Schuchman
Serial 6600
11/25/2019



Edward Sholl
Serial 8687
08/16/2019



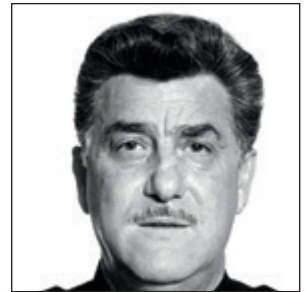
Kenneth Stachurski
Serial 3285
08/09/2019



Patrick Stapleton
Serial 2835
05/05/2019



Edmund Strauber
Serial 2836
01/22/2019



Leon Varrone
Serial 3456
11/19/2019



Arthur Weber
Serial 1544
03/06/2019



Joseph Weissenberger
Serial 3335
11/02/2019



Robert Winters
Serial 2774
11/15/2019



Albert Wolff
Serial 5871
12/08/2019



Paul Zippel
Serial 1136
11/23/2019

MAY THEY REST IN PEACE

WILLARD F. MILLER, ESQUIRE

Office: (516) 248-2340

350 Old Country Road, Suite 106 Garden City, New York 11530

Dear PBA Member,

Periodically, your PBA reminds its membership of appropriate steps that should be taken if you are called to Internal Affairs or become part of ANY department investigation. Recent events underscore the importance of involving the PBA and your legal counsel, me, as soon as possible.

Should you be called to Internal Affairs, be it as a witness or subject, you must notify your local PBA representative IMMEDIATELY. If you are deemed a subject, you have the right to have both a union representative and legal counsel with you during the interview. **If the investigation is criminal in nature, call me first!**

REMEMBER: You must be afforded a reasonable amount of time to contact a PBA representative and attorney. You have the right to confer with us both before and after questioning.

YOUR PBA REPRESENTATIVES AND ATTORNEY
ARE HERE TO PROTECT YOU!

In any situation, be it at Internal Affairs or otherwise, where you are asked to write a letter and there is even a remote possibility of discipline, be sure to begin the letter with the following statement:

"I am making this statement for administrative purposes only. I have not done so voluntarily, but in compliance with an order of a Superior Officer. This statement in no way constitutes any waiver of my rights, and this statement, or any part thereof, may not be used against me in any subsequent criminal proceeding."

Finally, upon notifying your PBA representative that you have been called to Internal Affairs as the subject of an investigation, we will arrange to meet prior to your interview at my office to review the facts and circumstances.

Fraternaly,

Bill Miller

**TERMINATION PAY AND PAY FOR UNUSED SICK LEAVE
BENEFICIARY DESIGNATION**

PDCN 406 - 1/11

Initial Beneficiary Designation(s) OR Change of All Prior Beneficiary Designation(s) (check one box only)

I hereby revoke any previous beneficiary designation(s), if any, for my termination pay and pay for unused sick leave and direct that the monies payable for termination pay and unused sick leave be paid as indicated below.

Name	Social Security Number
Address	Telephone Number

NAMING THE BENEFICIARY

It is important that your beneficiary designation be clear so that there will be no question as to your intent. It is also important that you name a primary and contingent beneficiary. When naming beneficiary(ies), please supply all requested information. If the beneficiary is not related either by blood or by marriage, insert the words "Not Related". **NOTE:** Whether designating one or more beneficiaries, the total Benefit Percent must equal 100%.

PRIMARY BENEFICIARY(IES)

I hereby name the following beneficiary(ies). If I have named more than one beneficiary, it is my intention that those living at the time of my death share in the benefit payable as indicated below. I reserve the right to change this designation at any time.

Name: _____	Date of Birth: _____
Address: _____	
Social Security Number: _____	Relationship: _____
Benefit Percent: _____	
Name: _____	Date of Birth: _____
Address: _____	
Social Security Number: _____	Relationship: _____
Benefit Percent: _____	

CONTINGENT BENEFICIARY(IES)

If all designated primary beneficiaries predecease me, any benefit payable on my behalf shall be paid to the following. If I have named more than one contingent beneficiary, it is my intention that those living at the time of my death should share in the benefit payable as indicated below. Furthermore, if I survive these beneficiaries, any benefit payable should be paid to my estate or any other beneficiary I name thereafter. I reserve the right to change this designation at any time.

Name: _____	Date of Birth: _____
Address: _____	
Social Security Number: _____	Relationship: _____
Benefit Percent: _____	
Name: _____	Date of Birth: _____
Address: _____	
Social Security Number: _____	Relationship: _____
Benefit Percent: _____	

This form must be signed and notarized in order to be valid.

I, the undersigned, reserve the right to change the beneficiary(ies) without the consent of said beneficiary(ies).

Signature of Insured _____ Date _____

State of _____ County of _____

Sworn before me this _____ day of _____ 20 _____

Notary Public

Intentionally Left Blank

NASSAU COUNTY PBA
JUDICIAL/D.A.'S OFFICE
REVIEW FORM

Your PBA is interested in knowing how you feel about your interaction with the District Attorney's Office and the various judges in the court system. If you have had a good or bad experience involving the court system please take the time to complete the following Judicial Review Form and return it to the PBA Office, Attention Bob Rettinger.

These forms will be used to help evaluate the members of the court system. Your input is both needed and greatly appreciated.

NAME: _____ COMMAND: _____ SERIAL #: _____

DATE OF COURT: _____ COURT: _____

JUDGE: _____

DEMEANOR TOWARDS POLICE OFFICER: _____

IMPARTIALITY: _____

GENERAL RATING: _____

COMMENTS: _____

ASSISTANT DISTRICT ATTORNEY: _____

DEMEANOR TOWARDS POLICE OFFICER(S): _____

CASE PREPARATION: _____

WAS ENOUGH TIME PUT INTO THE PREPARATION OF THE CASE? _____

WERE YOU CONSULTED DURING THE PREPARATION OF THE CASE? _____

WAS YOUR INPUT IN THE CASE AND/OR PLEA BARGAINING USED OR HONORED? _____

COMMENTS: _____

OVERALL RATING:

EXCELLENT GOOD FAIR POOR UNACCEPTABLE

Intentionally Left Blank



ADMINISTRATIVE HEADQUARTERS
180 FROEHLICH FARM BLVD., WOODBURY, NY 11797-2923
516-496-0400 • 1-800-416-5454 • FAX: 516-496-1073

CONVENIENT LOCATIONS THROUGHOUT NEW YORK CITY AND LONG ISLAND

Date

Re:

Dear Dr.

Police Officer _____ is protected by a contractual provision known as "medical review". As part of this process, the Nassau County Police Surgeon will call you to discuss the officer's ability to return to work in a "light duty" capacity. Please be advised that all officers are required to work 10 – 12 hour shifts answering phones and interviewing complainants that enter the station house. If the surgeon articulates any reduced work schedule or special accommodations for your patient, please request that this information be put in writing and submitted to you for agreement before you state your opinion on your patient's ability to work.

Thank you for your continued cooperation.

Very truly yours,
FUSCO, BRANDENSTEIN & RADA, P.C.,

By: _____

Milan Rada, Esq.

**When You Came
on This Job You
Felt Like
You Were
Invincible!**

**So, Who
Would Have
Predicted
That a Tussle
With a Perp
Could Do So
Much Damage
To Your Body?**

Call Toll Free:

1.800.416.5454

Cops are tough. They slough-off injuries every day. In the rough and tumble world of Police Officers, on-the-job injuries are hardly a novelty. Cops get hurt. They get better and quickly get back on the job. But some of those injuries may find a way of sneaking back and biting them in the.....

A mild recurring ache morphs into chronic pain. Doctors say your X-rays and scans show degenerative arthritis and herniated discs, related to that tussle. At this point many rights and potential benefits may come into play. Now is the time you need the advice of professionals who have been handling disability issues for Nassau Cops of all ranks for 30 years. What you thought was a minor work related injury could become a major headache! Whether you've been hurt on or off the job, you need experienced counsel to guide you - not a fortune teller.



Be sure to read the Legal Report by Milan Rada and John Hewson in the PBA Newsletter. Check out their Police Disability Blog on our website

www.FBRLaw.com

Personal Injury, Negligence, Wrongful Death, Workers' Compensation, Occupational Diseases, 9/11 & Zadroga Claims, GML 207-c, Social Security Disability, Long Term Disability Insurance Claims, Veterans Disability (VA), New York State & New York City Employees' Retirement System Disability Pensions

Call Us Today. We Read Law Books and Medical Books - But No Crystal Balls. We Promise!

**Administrative Offices: 180 Froehlich Farm Blvd., Woodbury, NY 11797, additional offices in:
Mineola • Commack • Medford • Riverhead • Manhattan • Bronx • Brooklyn • Queens & White Plains
Visit www.FBRLaw.com and be sure to read Milan Rada & John Hewson's Monthly Police Legal Report**

MAO / POLICE SURGEON QUESTIONNAIRE

In order to evaluate members' police surgeons visit and MAO investigation the PBA requests that the following information be provided:

NAME _____ SERIAL# _____

DATE OF APPOINTMENT _____ COMMAND _____

SCHEDULED TIME OF APPOINTMENT _____ TIME SEEN _____

I# _____

EXAMINED BY (NAME OF SURGEON) _____

MAO SUPERVISOR VISITED (IF APPLICABLE) _____

1. Was a medical exam conducted? Yes No

2. What did the medical exam consist of (What did the doctor do?) _____

3. Did the Police Surgeon perform any medical tests as part of the examination? (feel for spasm, test for sensory loss, use a tape to measure for atrophy, test for reflex loss, make you walk on heel/toes, test straight leg raising, etc.)? _____

4. How long did the medical exam take? _____

5. Were you ordered to either Restricted Duty or Full Duty? Yes No

6. Was the Police Surgeon aware of the duties and responsibilities of your position before you were assigned back to full duty? Yes No

7. If you were ordered back to work, who gave the order, Police Surgeon or MAO Supervisor? _____

7a Did this order conflict with any of your doctors evaluations? Yes No

8. Do you feel the Police Surgeon treated you fairly and professionally? If not, please provide details. _____

9. Do you feel the MAO Supervisor / Staff treated you fairly and professionally? If not, please provide details. _____

10. Were you asked to complete any forms by the Police Surgeon? Yes No
If yes, what forms? _____

11. After completion of any forms, were you asked, ordered or in any way coerced into making any changes on any of the forms? Yes No
If yes what forms? _____

12. Did the Police Surgeon discuss your symptoms, such as pain that you might have? Yes No
Did you feel that this was a full and complete discussion? Yes No

13. Did the Police Surgeon or MAO Supervisor make any suggestions that you seek treatment with any doctors or physical therapists? Yes No

If you feel that you were not treated professionally by any of the medical staff of the Police Surgeon's office, or MAO please complete the form and then contact a PBA representative.

The PBA has put together a list of contact information in the event a Retired Member or Spouse passes away. Please keep this on file so notifications can be made.

- Contact the Police Academy at 516-573-5740 to make a death notification and to request Pall Bearers if desired.
- Contact Highway Patrol for Escorts- 516-573-8200

Notify the County Comptroller and Pension System as there are important timelines:

NASSAU COUNTY COMPTROLLERS – 516-571-2369 You will reach Health Insurance Office in Mineola County of Nassau
Health Insurance Unit **This is very important...Notify them within 90 days**
240 Old Country Road 2nd Floor
Mineola, NY 11501

Survivor will receive form from them that has to be notarized. They will want a Photo-copy of D/C, with a note stating survivor's wish to continue Health Insurance coverage. This is very important. They will also want a copy of Survivor's Medical Card and SS# of Survivor and deceased member.

NEW YORK STATE RETIREMENT SYSTEM – 518-486-7919 or 518-474-7736

NYS & Local Retirement System
110 State Street
Albany, NY 12244
Attn: Survivor's Services

They will send application for amount due on death of Pensioner with transfer option.
Need Retirement # and SS# of Pensioner and Original Death Certificate.

Notify the Union of representation from the list below:

NASSAU COUNTY POLICE BENEVOLENT ASSOCIATION – 516-294-6230
Nassau County PBA – County of Nassau 89 E Jericho Tpke - Mineola NY 11501

They will need an Original Death Certificate will also send forms to be completed by survivor.

DETECTIVES ASSOCIATION INC. – 516-681-8442
DAI – 777 Old Country Road Suite 202 – Plainview NY 11803

They will need an Original Death Certificate.

SUPERIOR OFFICERS ASSOCIATION - 516-681-8624
SOA.- 777 Old Country Rd Suite 201 - Plainview NY 11803

They will need an Original Death Certificate.

RETRIED POLICE ASSOCIATION of THE STATE OF NEW YORK INC. – 516-294-4488
RPA of the State of New York, Inc – 1 Old Country Road Suite 265 – Carle Place NY 11514

They need Photo-copy of Death Certificate. They send monetary Death Benefit and a Graveside Flag. E-mail can be sent to RPA President and Beneficiary Secretary RPA Webpage: <http://member.aol.com/rpany/index.html>

Association of Retired Police Officers (ARPO) (631) 909-4008

89 E. Jericho Tpke, Mineola, NY 11501

The Association provides a bereavement service for a member at the local funeral service when provided with the funeral arrangements.

Provides a death benefit for members beneficiary, a photo copy of death certificate is required.

PBA POLICE ACTIVITY "QUOTA" INTAKE SHEET

Labor Law 215-a prohibits the County from taking adverse employment action against an employee for failing to meet a quota. A quota is defined as a requirement that a specific number of tickets or summonses, arrests, or stops be made/issued within a specified period of time.

If you believe that an improper quota is being implemented, please fill this form out so that the PBA may investigate and, if appropriate, help to remedy a violation.

POLICE OFFICER (Name and Shield #): _____

PRECINCT/COMMAND: _____

DATE/TIME OF OCCURRENCE: _____

SUPERVISOR(S): _____

SUPERVISOR ACTIONS (if any):

DPA: _____

SUPV. RIDE ALONG: _____

OTHER (describe): _____

SUPERVISOR COMMENTS (if any): _____

OTHER IMPORTANT DETAILS (use additional sheets if necessary): _____

DISCIPLINARY ACTIONS AGAINST P.O. (if any; make sure to attach backup documents/info):

TRAINING LEDGER ENTRY: _____

REASSIGNMENT: _____

ADVERSE EVALUATION: _____

DENIAL OF OVERTIME: _____

TOUR/SQUAD OR OTHER SCHEDULING CHANGE: _____

OTHER: _____

POLICE OFFICER SIGNATURE

DATE



NATIONAL ASSOCIATION OF POLICE ORGANIZATIONS, INC.

Representing America's Finest

317 South Patrick Street. ~ Alexandria, Virginia ~ 22314-3501

(703) 549-0775 ~ (800) 322-NAPO ~ Fax: (703) 684-0515

www.napo.org ~ Email: info@napo.org

EXECUTIVE OFFICERS January 22, 2020

MICHAEL McHALE

President

*Florida Police Benevolent
Association*

JOHN A. FLYNN

Vice President

*Police Benevolent
Association of New York City*

TODD HARRISON

Recording Secretary

*Combined Law Enforcement
Associations of Texas*

SCOTT HOVSEPIAN

Treasurer

*Massachusetts Coalition
of Police*

MARC KOVAR

Sergeant-at-Arms

*New Jersey State Policemen's
Benevolent Association*

CRAIG D. LALLY

Executive Secretary

*Los Angeles Police
Protective League*

MARK YOUNG

Vice President,

*Associate Members
Detroit Police Lieutenants &
Sergeants Association*

JAMES PALMER

Parliamentarian

*Wisconsin Professional Police
Association*

WILLIAM J. JOHNSON, CAE

Executive Director and
General Counsel

Mr. Roger Goodell
Commissioner, National Football League
345 Park Avenue
New York, New York 10154

Re: NFL's "Inspire Change" Conference Championships and Super Bowl Advertisement

Dear Commissioner Goodell,

On behalf of the National Association of Police Organizations (NAPO) and the more than 240,000 law enforcement officers we represent, including officers in a sizable majority of the cities represented by the League's teams, I write to you to condemn in the strongest possible terms the "Inspire Change" advertisement that ran during the conference championship games on January 19, 2020, and will supposedly air again during the Super Bowl. This inflammatory advertisement does nothing to further police-community relations and only serves as a cheap shot against law enforcement that will no doubt rile up anti-police sentiment.

This advertisement, created and supported by the League, slanders police as killers and perpetuates the falsehood that police are racist and seek any excuse to use force against African Americans and persons of color. Believe me, no one works harder to improve all aspects of communities, including police/citizen relations, than do our members. Literally scores of officers die every year trying. Yet your ad, by using one extreme case out of literally millions of encounters each year, without explanation or context, seems deliberately calculated to smear all officers across the country, regardless of their own personal histories, service and circumstances.

It is vital that society nurtures a culture where the public's default view is that the police are ordinary men and women doing an extraordinarily difficult job, making split second decisions, and more often than not, getting it right. This advertisement, unfortunately, by promoting a false and misleading narrative, serves to inculcate a much different view of all officers. It will do irreparable damage to rank-and-file law enforcement's deserved expectation that they will be supported when enforcing our nation's laws and not just thrown under the bus for political expediency.

If you want to "inspire change", you should highlight the positive work being done between police, communities and NFL players and not vilify the men and women in law enforcement who have sacrificed so much in service of our communities and nation.

By running the advertisement, particularly during such prominent games, the League is complicit in promoting violence towards police and further endangering the lives of officers on the street. Do not further insult our nation's law enforcement by running this advertisement during the Super Bowl.

Sincerely,

A handwritten signature in black ink that reads "Michael McHale". The signature is written in a cursive style with a large initial "M" and a long, sweeping underline.

Michael McHale
President

Cc: Kathy Lanier, Senior Vice President of Security, National Football League

Remember to update your information

For those who have not done so in a while you should check your contact and personal information with the PBA and the Department especially if you have any changes in your life. Changes may include an address or telephone number change. A change in marital status or the birth of a child. You should also make sure that your beneficiaries are up to date with any life insurance, the Pension system and the Departments Termination pay beneficiary form. If you have never completed the Termination Beneficiary Form you should do so immediately. A copy of the Termination Pay Beneficiary form (PDCN 406) is included in this newsletter and can also be obtained from the Departments Intranet site.

PBA PENSION ESTIMATE PROGRAM

Your PBA has instituted a Pension Estimate benefit for all FULL Dues paying Members. This benefit will entitle each member to one Pension Estimate during the course of his or her career. As a part of this service you will be entitled to have your pension estimate updated for 3 years after the initial estimate. We have hired Lynn Ang Pension Estimate and Projections L.L.C. to perform these estimates for the members. To take advantage of this benefit you will have to obtain a Pension Estimate Voucher at the PBA office. This voucher will then be given to Lynn when you meet with him to perform the initial estimate.

Lynn Ang

Pension Estimate and Projections L.L.C.

Cell Phone: 516-946-1696

Retired HPB - Formerly - PAB-Payroll Section

NATIONAL

SUICIDE



PREVENTION

LIFELINE™

1-800-273-TALK

www.suicidepreventionlifeline.org



Kim M. Smith, ESQ.

Concentrating and Delivering Personal Service in:

- Elder Law • Estate Planning • Trust and Estate Administration • Medicaid • Guardianships
- Special Needs Planning

KIM SMITH LAW GROUP

201 Old Country Rd., Suite 110 | Melville, NY 11747

631.683.1004 | kimsmithlawgroup.com

*REFER TO THIS AD FOR **FREE CONSULTATION***

**Zealous advocates.
Experienced advisers.**



Heidi Mia Bernstein



Colleen R.S. Gray

**GENERAL AND CIVIL LITIGATION,
MATRIMONIAL AND FAMILY LAW**

**Personal injury, Foreclosure Defense,
Criminal, and Traffic Law**



20 West Park Avenue, Suite 201

Long Beach, NY 11561

(516) 853-0927

clerk@bandglawgroup.com

1057272

EMPLOYEE ASSISTANCE OFFICE

NASSAU COUNTY POLICE DEPARTMENT



OUR SERVICES

We provide free psychological services on a strictly confidential basis to all active or retired members of the department and your families. Our services are there to help you with the following: marital issues, anxiety, depression, alcohol and substance abuse, and any other difficulties you may be facing.

OUR STAFF

We are New York State Licensed Mental Health Professionals, who are also law enforcement officers.

YOUR PRIVACY

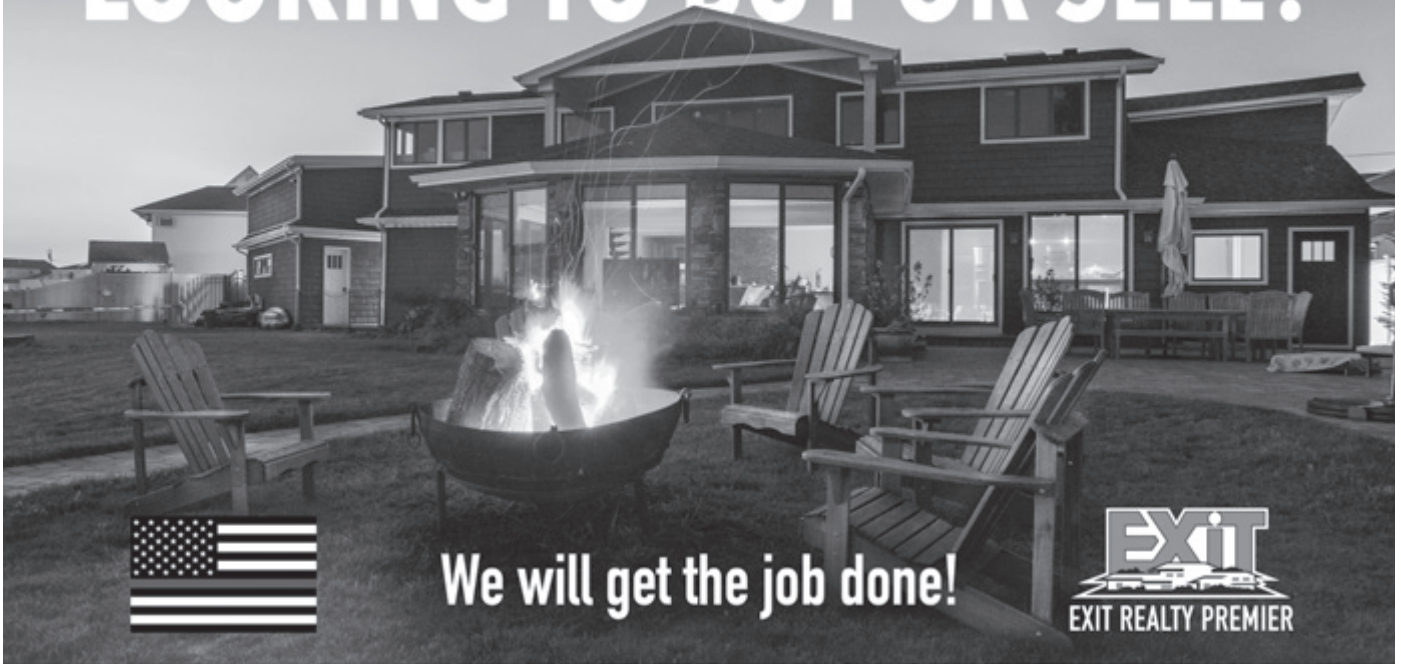
Our location allows us to create an environment that is private and to protect your confidentiality. Our location is separate from all other departmental buildings.

CONTACT INFORMATION

The counselors are available 24 hours a day. If you need to contact us from 9am to 5pm – call 516-573-5050. If you need to contact us at any other time – please call 516-573-8610 and request to speak to an EAO counselor. Please leave your first name and phone number. We will promptly return your calls.

PLEASE DO NOT HESITATE TO CALL US. WE ARE ALWAYS HERE TO HELP YOU.

A SPECIAL OFFER FOR OUR FELLOW BROTHERS & SISTERS IN BLUE
LOOKING TO BUY OR SELL?



We will get the job done!



RESIDENTIAL • COMMERCIAL • RENTAL PROPERTIES • FREE APPRAISALS

“We proudly offer discounts to all PBA, DAI, SOA & CSEA members and their families. With a combined 30+ years on the job, we have earned a trusted reputation for professionalism, and guarantee you will be pleased with our results.”



Chris J. Boylan - Licensed Associate Broker

516-790-0721

BoylanSells@gmail.com • facebook.com/BoylanSells

James DePierro - Licensed Real Estate Agent

917-769-9543

James@exitpremiersells.com



4900 Merrick Road
Massapequa Park, NY 11762
(516) 795-1000

LET'S DISCUSS YOUR OPTIONS TODAY.





Silver Fin Capital
YOUR MORTGAGE SIMPLIFIED



Our extensive 50-lender network
ensures Nassau County PBA members get
the mortgage that's best for them

Over 600
Five-Star Reviews
at LendingTree.com



Over 99% of our customers
recommend us to others

PLUS, we reimburse PBA members up to \$1,000 of the cost of your appraisal when the property closes.

Thank You Nassau County PBA

As proud members of the NCPD Foundation Advisory Board, Silver Fin Capital founders **Richard Pisnoy** and **Andrew Weinberg** understand how important it is to support those who protect us all.

Here's our giving back: For each closed mortgage loan, Silver Fin Capital will reimburse any PBA member up to \$1,000.00 of the cost of your appraisal.

From fixed-rate to adjustable-rate mortgages, from conventional to jumbo loans, FHA, VA and reverse mortgages, Silver Fin Capital is ready to go to work for you.

Thanks to our vast network of over 50 top lending sources, we're able to sift through the clutter to identify and obtain the mortgage that's best suited for your needs and your specific situation. We are fully committed to simplifying and streamlining the entire mortgage process.

Call **(516) 304-5007** or email info@SilverFinCapital.com to discuss your loan options. Be sure to mention "Nassau PBA."



Silver Fin Capital
YOUR MORTGAGE SIMPLIFIED

Silver Fin Capital Group LLC
185 Great Neck Road, Suite 304
Great Neck, NY 11021



(516) 304-5007
www.SilverFinCapital.com
NMLS No. 12147

Silver Fin Capital Group LLC is a Registered Mortgage Broker NYS Department of Financial Services, CT, FL and NJ Banking Depts. This material is not from HUD or FHA and has not been approved by HUD or any government agency.

Mortgage brokers are not empowered to make mortgage loans. **Silver Fin Capital Group LLC arranges loans with third party lenders, subject to credit and lender approval.** We seek out the best loan program for each borrower from our large network of wholesale lenders. Lenders pay our fees. In most cases, there is no cost to you for services provided by Silver Fin Capital Group LLC. NPBA-1-2018. Andrew Weinberg NMLS 22605. Richard Pisnoy NMLS 35196.



TOYOTA
OF MASSAPEQUA

3660 Sunrise Highway, Seaford, NY 11783 • ToyotaofMassapequaNY.com

TAKING CARE OF THOSE THAT TAKE CARE OF US!



GARY FARLEY
General Manager
516-217-1400



Let us protect you



Let our law firm of experienced real estate attorneys serve and protect your interest when you are buying or selling your home.

Keneally, Lynch & Bak, LLP
Attorneys at Law

- Offering reduced attorney fees

**Call John Lynch or email us today:
631.265.4501**

john@klbesqs.com

Located at:

1377 Motor Parkway, Suite 303, Islandia, NY 11749
99B Main Street, Westhampton Beach, NY 11978

It's time for us to serve you



- No application fees
- No processing fees
- No commitment fees
- No broker fees
- Reduced title fees
- Reduced lender fees

Call Jeff today for more information to find out how!

Jeff Scollo, Sr. Loan Officer, NMLS ID # 13878
ph: 800.333.3004 x3763
c: 631.827.3206
jscollo@embracehomeloans.com
150 Vanderbilt Motor Parkway, Suite 201
Hauppauge, NY 11788
www.embracehomeloans.com/jeff-scollo



 Embrace Home Loans, Inc. NMLS ID # 2184 is a NY Licensed Mortgage Banker
-NYS Department of Financial Services. (www.nmlsconsumeraccess.org)

Financial strategies for a secure future.

You have goals. Ours is helping you achieve them.
To learn more, contact:



Fred Benckwit
Financial Services Professional
MassMutual Long Island Metro
2929 Expressway Drive N., Suite 200
Hauppauge, NY 11749
631-851-5877
fbenckwit@financialguide.com



LIFE INSURANCE + RETIREMENT/401(K) PLAN SERVICES + ANNUITIES
DISABILITY INCOME INSURANCE + LONG TERM CARE INSURANCE

Insurance Representative of Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001, and its affiliated US insurance companies. Local sales agencies are not subsidiaries of MassMutual or its affiliated companies. Insurance products issued by MassMutual, Springfield, MA 01111, and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co., Enfield, CT 06082. CRN202007-214066

Retiring or Relocating?

Come to the Valley of the Sun. Arizona boasts over 300 sun filled days with an unlimited amount of outdoor activities to enjoy and explore. Average temperature is 86.7 degrees and average rainfall of 8.04". Las Vegas, Mexico and California are all day trip destinations.

So let me help you find your new home.

**Call Scott Peccia Contigo Realty
Ret. NYPD/NCPD**

Cell: (623) 853-6188



Email:

scottpecciarealestate@gmail.com



VOTED
"BEST JEWELER
ON LONG ISLAND"
3 YEARS IN A ROW!

Largest Selection Anywhere of **NCPD JEWELRY**

Visit GennaroJewelers.com



Discounts to All Law
Enforcement Officers
& their Families



Diamonds Reset • Appraisals
Diamond Rings Resized
WHILE YOU WAIT & WATCH!

**Your diamonds
NEVER LEAVE YOUR SIGHT!®**



The Honorable Gary Hudes
President
Honorary Member NCDAL
Honorary Member Long
Island Shields
Associate Member NYSFOP

Gennaro
Jewelers
since 1923

410 Bedford Avenue, Bellmore Village, NY
516 785-0134 GennaroJewelers.com

Selling the Florida Lifestyle!

Professional Real Estate Services



MICHAEL DAUGUSTINIS, P.A.
CALL: 904-599-5690

- Golf Course Communities
- Oceanfront Properties
- Pristine Beaches
- Fishing & Boating Paradise
- New Construction
- Investment Properties
- Top-Rated Schools
- No State Income Tax
- Financing Available
- Retirement/55+ Active Lifestyle Communities



Specializing in Saint Augustine, Saint Johns, Jacksonville, Ponte Vedra, & All of NE Florida.

Our Coldwell Banker Team covers the entire state of Florida and has network affiliates around the globe.



MICHAEL DAUGUSTINIS, P.A.
REALTOR®

RETIRED DETECTIVE
N.C.P.D ROBBERY SQUAD
Coldwell Banker Premier Properties
Cell: (904) 599-5690
Michael.Daugustinis@gmail.com

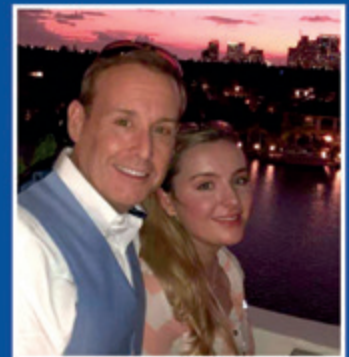


MELISSA DAUGUSTINIS
REALTOR®

NEW HOME SPECIALIST
Nocatee Certified
Coldwell Banker Premier Properties
Cell: (516) 361-2644
Melissa.Daugustinis@gmail.com

www.NortheastFloridaHomeSales.com

Are You Ready to Trade Blizzards for Beaches?



**COLDWELL
BANKER** 

RESIDENTIAL REAL ESTATE

901 E Las Olas Blvd
Fort Lauderdale, FL 33301

Let us help you find your dream home! We are experts in South Florida's Luxury Market. Together we have the **KNOWLEDGE, EXPERIENCE and LEGENDARY CLIENT SERVICE** to ensure you'll find your **DREAM HOME!**

Sean O'Donnell (Ret. NCPD)
Realtor® | C: 516-361-7636
sean.odonnell@floridamoves.com

Bridget O'Donnell - Realtor®
C: 631-983-9757 | O: 954-527-5900
bridget.odonnell@floridamoves.com

*The property information herein is derived from various sources that may include, but not be limited to, county records and the Multiple Listing Service, and it may include approximations. Although the information is believed to be accurate, it is not warranted and you should not rely upon it without personal verification. Real estate agents affiliated with Coldwell Banker Residential Real Estate are independent contractor sales associates, not employees. ©2019 Coldwell Banker Residential Real Estate. All Rights Reserved. Coldwell Banker Residential Real Estate fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Owned by a subsidiary of NRT LLC. Coldwell Banker, the Coldwell Banker logo, Coldwell Banker Global Luxury and the Coldwell Banker Global Luxury logo are registered service marks owned by Coldwell Banker Real Estate LLC.

PBA TOP COP AWARDS



POs Brandon Gambler & Nicholas Valinoti presented PBA Top Cop Award from President McDermott

NASSAU COUNTY PBA & NASSAU POLICE FOUNDATION



CONTRIBUTION FOR JOHN CARNEY'S RECOVERY



Frank Ruvolo , Carmine Soldano and Ron Marciano present the First Pct members a check for \$7,000 to assist P.O. John Carney with his treatment. The Centurion Cruisers Car Club and The Holy Name Society raised the money with a benefit car show.

HAVE ANNUAL TOY GIVE AWAY AT MATTY'S TOY STOP



MISSION EPOXY



**INNOVATIVE & DURABLE EPOXY FLOORING
INTERESTED IN OUR SERVICES?**

**VETERAN OWNED
AND OPERATED**

**CALL 516-986-5100
MISSIONEPOXY@GMAIL.COM**



Matthew McCready, Active 8th Precinct Member






Serving Those Who Serve Us

Receive a savings of 30% on tuition at Molloy College.

Proud to serve those who serve others, Molloy offers a special program for New York law enforcement that makes our nationally ranked and values-centered education even more accessible and affordable.

Molloy
College



molloy.edu   
516-323-4411



From *MONEY*® Magazine, August 2018 © 2018 Time Inc. Used under license. *MONEY* and *TIME* Inc. are not affiliated with, and do not endorse products or services of, Molloy College.

MCINTYRE, DONOHUE, ACCARDI, SALMONSON, & RIORDAN, LLP.

*Over 60 years of specializing in
Workers' Compensation - Social Security Disability
3/4's Disability Pension*



*Sean Riordan, Esq. and MDASR, LLP.
are proud to represent Nassau County PBA members
in all Line of Duty injury cases.*

Proudly protecting those who protect us.

**200 GARDEN CITY PLAZA, SUITE 201
GARDEN CITY, NEW YORK 11530**

**ADDITIONAL LOCATIONS IN RIVERHEAD, BAY SHORE, QUEENS,
BROOKLYN, MANHATTAN, AND BRONX.**

(866) 557-7500 - WWW.NYCOMPLAW.COM

**WERE YOU HURT AT WORK?
CALL US TODAY.
EVERY INITIAL CONSULTATION IS FREE.**

Stay up to date
on all the latest news from
The Nassau County PBA



Visit us at NassauPBA.org

Follow us on Social Media

@NassauCountyPBA

#TruckOfTruth



CLASSIFIEDS

NAPLES, FLORIDA 2 BEDROOM, SLEEP DEN CONDO FOR RENT – This sleeps 6, 2 full bath condo is located, on the pristine 18-hole golf course of the Royal Wood Golf and Country Club. Just 5 miles from beautiful downtown Naples, where there are lovely shops, great restaurants, boating, fishing and gorgeous Gulf beaches. You are welcome to the pool, tennis courts, bocce, club house, gym, BBQ and hot tub! This beautiful 2nd floor cathedral ceiling condo, with views of pool, tennis courts and lake, has been newly painted and renovated with new furniture, tile flooring and French doors. Its amenities include a fully equipped kitchen with microwave and dishwasher, LR, DR, a Lanai that overlooks the 18th hole, central a/c, laundry room with w/d, flat screen TVs with cable, DVD player, sheets, towels, beach chairs, 2 bikes with carport parking. Miami just 104 miles away. Perfect place to relax on the beach, play golf or just enjoy the beautiful surroundings of Naples, Florida. Available starting October 2012 year round. Rentals are a minimum of 1 month. Please contact PO Bobby Tedeschi, 2nd pct., 516-784-7982 or e-mail bobbytedeschi@aol.com for more information.

PARTY RENTALS – Moon Bouncers, Dunk Tank, Striker, Snow Cone, Cotton Candy, Popcorn, Spin Art, Hot Dog Cart and More. Make your next event or party something to remember. Great for birthdays, block parties, team events or any special occasion. Special Rates for the law enforcement family. For Information call Alan Hirsch (Sgt. COD - AIS) (631) 678-8603

MONTAUK HOME FOR RENT – Culloden Shores- a beautiful bayside community, walk to private sound beach (w/lifeguard), enjoy Montauk's famous beaches, golf at Montauk Downs and of course FISH! 3 plus bedrooms, 2 full baths plus outdoor shower, Central Air Conditioning, LR, DR, EIK, sleeps 11, 2 decks, washer, dryer, gas grill, bicycles. July and August \$3,600 per week. Off Season-adjusted rates. Contact Terri Cronin (516-991-4783) or Marjorie Blika (EAB 516-242- 9503). Photos, contact info @ www.montaukhome.com

VERMONT FOUR SEASON VACATION HOME FOR SALE –SHREWSBURY VERMONT – Three bedroom, full bath, large country kitchen. Two car attached garage, separate single car/storage garage, mountain and pond views, 1.8 acres, On Town maintained road nestled between Killington and Okemo ski areas. Close to VAST snowmobile trails, hiking, x-country skiing, hunting, and fishing on state land. \$119,900 For further info and photos contact Joe Orlich (ret NCPD) 516-662-7078

FLORIDA – BEACH HOUSE FOR RENT- NEW SMYRNA BEACH - Have fun & relax in a beachside home just 300' from the ocean with beach access at end of block. 2 bdrm, 1 bath, equipped KT, LR, DR, central a/c, w/d and car port. Includes sheets, towels, beach towels, cooler, flat screen TV, and DVD player. The ocean with its white sandy beach is steps away with lifeguard posted at beach access during summer months. Surfing, swimming, fishing, biking, golf, 1.5 mi from beachside restaurants, bars, shopping, seafood fest/wine walks all on Flagler Ave. Lifeguard on duty all year at Flagler Ave. beach access. Orlando 1 hr., Daytona Beach 20 min (perfect for bike week). Available \$3000 a month, \$875 a week + cleaning fee and security. NO DOGS - NON SMOKING. Pictures are available. Contact PO Jeanne Sisinni 7th pct. 631-806-1917 or jsis1962@gmail.com.

LAKE/SKI VACATION HOME FOR RENT – Lake Sunapee New Hampshire. 4 bedrooms/2 bathrooms sleeps 8. The interior of the home has been completely renovated. New kitchen with granite counters, stacked stone wood burning stove, all new furnishings. Approximately 4 1/2 hours from LI with a large dock area accessing Lake Sunapee. 5 minutes to Mount Sunapee ski mountain. To see photos and get more info go to www.vrbo.com and we are property # 506592. For discounted PBA rates contact Sgt. Rick Janotha (516) 426-8372.

HILTON HEAD ISLAND, SC – This lovely 2 bedroom/2 bath vacation rental in prestigious Palmetto Dunes sleeps 6. Have breakfast on the rear deck overlooking the 11th hole of the Fazio golf course (1 of 3 courses on the property). Kayak, canoe, or fish on the 11-mile lagoon system or bike along beautiful tree lined paths throughout the property. Walk to the pool just steps away or to the pristine beach less than a mile from your door. If tennis is your thing, Palmetto Dunes is home to one of the premier tennis centers on the east coast. The living room features a sleeper sofa, flat screen TV, & fireplace. The master bedroom boasts a king bed, flat screen TV, & sliders out to the deck. Amenities include: Washer/Dryer, Wet Bar, Cable, Wi-Fi, Fully Equipped Kitchen, and more. No Pets/Non Smoking. This comfortable unit with two reclining chairs will remind you of home! For discounted rates contact Joe Curiale (AIU) at (516) 528-7978.

VERMONT SKI COUNTRY CONDO FOR RENT – 2 Bedroom / 2 Bath mountainside condo located slope-side at Magic Mountain Ski Area in Londonderry, VT. This family friendly condo sleeps 8 with a queen bed and a set of twin bunks in each bedroom, plus has living room, & eat in kitchen. Great views of the slopes from our 2nd floor unit windows. 10 Mins to Bromley, 20 Mins to Stratton, 25 Mins to Okemo. More info at: vrbo.com - property # 1173175. Discounted PBA rates – call or text Sgt. Chris Cavuto (516) 238-5396.

SPACIOUS SEAFORD WATERFRONT HI RANCH FOR SALE – Four (4) bedrooms, two (2) baths, large eat in kitchen with quartz counter tops and oak cabinets. Desirable area and school district, near parkways with easy ride to Jones Beach and New York City. Has 40' dock on quiet canal, seven (7) minutes to the open bay. Call (H) 516-826-9121 or (C) 516-263-2012 for private showing, asking \$539,000

HAVE A BOAT – or consider getting one? Tired of trailering? The Hewlett Point Yacht Club is within your reach. Located just a stones throw from the NCPD Marine Bureau, we enjoy a great view of Hewlett Bay from our covered deck bar. Our family oriented club is not a marina, but a home away from home where many activities make wonderful memories! Our newly rebuilt docks and clubhouse are impressive! Water and 30 amp service are at every slip and winter storage is on premise. We are open year round as members have their own key and full access. Take a look at our website for photos and details.—hp yachtclub.org— For more information or a personal tour, contact Rear Commodore Al Schulze(Ret.NCPD 4th & HPB) 516-640-6571

ST. SIMON'S ISLAND, GEORGIA TOWNHOUSE FOR RENT – Beautiful and spacious, this newly decorated and furnished townhouse sleeps 6 comfortably. Multi-level, 1600 sq. ft., it features 3 bedrooms, 3 full bathrooms, a foyer, a large L-shaped living area combining the dining room and living room, a fully-stocked kitchen with dishwasher, and a laundry room with a washing machine, dryer and iron. Each bedroom has a large walk-in closet with plenty of hanging space and storage. A large back deck provides access to the yard. A new gas grill and outdoor furniture for outside dining, internet service and flat screen televisions in the master bedroom and living room. The modern kitchen boasts stainless steel appliances and is fully stocked with everything needed for cooking and dining. Two TREK mountain bikes are also provided, beach towels, cooler, umbrella and chairs- everything you need for the beach, and a dvd library, board games and plenty of books for the rainy days and a working fireplace. Fresh towels, linens and toiletries, this immaculate townhouse is supplied with everything you need...just like home. Nearby to restaurants, shops and beach. Discount rates for members, family and friends. Rich Kerzner (516) 641-3100 (retired NCPD)

SOUTHOLD RENTAL – Beautiful Bayfront summer rental in Southold's Reydon Shores Beachfront Community. This 4 bedroom, 2 bath home, sleeps 8, updated kitchen & great room, waterfront deck including bedroom balcony on second floor, outdoor shower, for quick clean up after a day at the sandy community beach. A must see! Available, July \$15,500 or August-Labor Day \$17,500. Please respond by e-mail to: Pat, pski710@optonline.net

VACATION RENTAL – Lake Lauderdale - Schoolhouse Pond Cambridge, N.Y half hour from Saratoga, N.Y and Manchester, Vt. Two (2) bedrooms, full kitchen, Wifi, fish, swim, boat, kayak all included. Very quiet. Further information www.1847guesthouse.com. Call anytime, Eddie Miller Retired Det. 518-955-2172

NCPD CUSTOM BELT BUCKLES – This is the belt buckle you have heard about. Approximately 2 1/2" X 3 1/2" solid brass in two tone 24K gold plate with your badge number on it. Available for PO, Det, Sgt and Lt as well as NYPD PO, \$62 plus postage. Delivery takes 4-6 weeks. Call Bob Livoti, ret HPB, 631 909-4008 or e-mail gotsha@aol.com

NAPLES FLORIDA HOUSE FOR RENT – Located on the pristine 18-hole Par 70 golf course of Royal Wood and Golf Country Club. This beautiful 3- bedroom, 2 full bath home is located on the ninth fairway overlooking a lake with amazing sunset views. It has a 2-car garage, oversized lanai with hot tub, granite and stainless steel open concept kitchen with adjoining family room, dining room, living room and laundry room. You will enjoy the Royal Wood Club amenities; golf, tennis, built in heated pool, fitness center and new clubhouse restaurant with dining and entertainment. Royal Wood is located 5 miles from the beautiful beaches and the prestigious downtown Naples where you can stroll down 5th Avenue and enjoy the shops and experience many prime dining venues. This house is for rent annually or seasonally. Pictures are available upon inquiries. Contact PO Bobby Tedeschi @ 516-784-7982 for more information.

CLASSIFIEDS

PROPERTY FOR SALE – 5-1/2 Acres, located in Catskill Mountains, Delaware County – Town of Roxbury, N.Y. Property elevation 1,200 ft. Top of mountain 3400' Private. Excellent view. On a clear day, you can see Hunter Mountain. Will see the sunrise and sunset from the land on the side of the mountain. Bordered by a stand of white birch. Excellent hunting and fishing. Site has enough room for two cabins to be built. Property currently has access to a 30-acre pond, but this would have to be renegotiated with current owners of pond. Asking price is \$12,500. Call Danny Mann – Retired NCPD Det. (910) 579-4688 or cell (910) 712-0405.

SOUTHOLD HOUSE RENTAL – Completely renovated and meticulously maintained home on the north fork. This beautiful home is within walking distance to a private bay beach, and near all NOFO wineries to enjoy the vineyards. The home has plenty of room for families and friends seeking the country life and comes with 4 bedrooms and 2 full baths. The home also has; Central A/C, WiFi, Hardwood floors throughout, Dining room (with a wood fireplace), Family room with Cable TV, EIK (Island), Washer & Dryer, Outdoor shower, Front deck, Large yard and back deck. For availability and rental information, please contact Kristie at 516-319-3146.

FOR SALE –Palm Beach County, Riviera Beach, Florida. 3 Bedroom, 3 Bath, fully furnished, ground floor corner unit condo located on the Intracoastal with magnificent view from 70 ft. wraparound patio. Water views from living room and two of the bedrooms. Feels like a private house. Apartment has large rooms and closets, gated entry, storage room and covered carport. The building has 47 apartments and there is a large heated pool, barbecues and community room with kitchen available to owners for events. Cat or service dog permitted. Condo is 17 minutes form Palm Beach Intl. Airport and 5 minutes to Bahamas cruise port. Across from Singer Island beaches and near shopping and restaurants. \$319,000. Call 516-795-1714 or cell 516-528-2762. Also offered as an annual rental at \$2,100 per month.

ORLANDO, FLORIDA - WESTGATE LAKES RESORT & SPA – one week rental, sleeps six, 2 bedrooms, 3 baths, queen sleeper sofa in living room, jacuzzi in master BR, kitchen, washer, dryer, seven pools on premises, lake with watercraft, mini golf, Smokehouse Grill restaurant on premises with 10% discount, free shuttles to and from Disney parks. Convenient to all parks. See Westgate website for pictures. Call 516-795-1714 for requested dates or email lprotitch@optonline.net.

KB BICYCLE REPAIR – Keith (516) 826-0457 Specializing in bike tune-ups \$30 and all other bike repairs. New and used bikes for sale, full line of parts of accessories and helmets. Will take used bicycles. Authorized service center for Razor, Ezip and Kidtrax. www.KBBicycles.com

"TSHIRTSNAPPAREL" – established in 1994 to serve the custom screen printing, embroidery, promotional trade. We can handle any screen printing job from 12 to 120,000 pieces and our in-house art department is ready to assist with your logo or design work. We can meet any deadline with pre-proof samples on artwork. I will be happy to give you a quote for any project. I offer personal service and quality work with a quick turnaround of your finished product. Please call: (516) 242-7666 Sandy Abbe, Retired School Crossing Guard in the Fourth) www.tshirtsnappparel.com email: Info@tshirtsnappparel.com

OCEAN FRONT CONDO NORTH MYRTLE BEACH, SC – Executive suite one bedroom two full size queen beds pull out couch living room kitchen Ocean front balcony outdoor heated pools three outdoor hot tub's indoor heated pool lazy river oceanfront exercise room full-service restaurant oceanfront pool bar and grill coffee and martini barroom service racquetball court game room children's activities golfing restaurant row airport shuttle cable TV free wireless Internet coffee maker iron and ironing board refrigerator microwave stove oven hairdryer all the comforts of home except you're on the ocean no pets no smoking for discounted rates contact PO Macaulay retired Marine Bureau 6314226929

WANTED – Searching for any black and white photos (in good condition) that have a direct relationship to the history of the NCPD. If you, or a family member, or, if you know anyone who may be interested in sharing their precious period photos (1925 to the present) depicting members of the department, equipment, buldings or scenes, and would like to see their photos pulished in a book "Nassau County Police Department" a pictorial story of the history of the NCPD, I would be interested in viewing them. All photos will be returned. Please contact Jerry Aylward (NCPD - Ret.) at: Home 631-765-6909 / Cell 516-551-0647 / Email rainjer3@yahoo.com

SOUTHOLD HOUSE RENTAL – Newly renovated house with water views on the North Fork. Walk to beach, just minutes from Greenport, shops, restaurants and vineyards. 2 bedrooms, 2 bathrooms and new outdoor shower. Large living room with fireplace. Dining room, full kitchen and laundry room. Hardwood floors throughout. Front porch and rear deck. A/C and heating Throughout. Contact retired NCPD Det. Jeanette Nardo 631-987-2680 or 7th Pct PO Taylor Nardo.

ARUBA TIMESHARE – Aruba Phoenix Resort on Palm Beach for rent from August 3-10. Unit has ocean view, 2 balconies, sleeps 4, 2 bathrooms, kitchen, and dining area. Cost \$1000. Call Peter Lang BSO (516) 449-5643.

LINDENHURST FOR RENT – First floor 1 bedroom apartment for rent. Very bright all Anderson casement windows. 2 blocks north of Montauk Hwy, does not flood. Large living room and kitchen combo. Eat in kitchen with dishwasher, stove and full size fridge. Private hall entrance to 1 bedroom with full bath and walk in shower. Private entrance from rear yard, driveway parking, use of yard. \$1500 a month includes all utilities. Contact Retired PO Jeanne Sisinni 631-806-1917

Do you have a business or
know of someone that does?

There is advertising space
available in the

PBA newsletter with
discounts offered to
PBA members.

For further information
Please contact the Editor at
516-294-6230

or

Newsletter@nassaupba.org

NOTICES

★ First Precinct Romeo Club ★

(Retired Old Men Eating Out) Breakfast First Thursday of the month at 9:30AM Mediterranean Grill
195 Bedford Ave., (Corner Grand Ave.) Bellmore, NY 11710
516 221-8721

★ Second Precinct ★

Retirees Breakfast 10AM - Second Tuesday each month
Hauppauge Palace Diner (corner Rte 347/Rte 111)

★ Fourth Precinct Retirees ★

2ND THURSDAY OF EACH MONTH 12:30 PM
Alias Smith & Jones
2863 Woods Ave., Oceanside, NY 11572
(Corner of Apking St.) 5 hr. TOH Parking Lot

★ Fifth Precinct ★

Retirees Brunch
11AM - First Wed., each month • Massapequa Diner

★ Bi-Annual 5th Precinct Luncheon ★

Will be held this spring and fall. All former
5th Precinct members are invited.
If interested in attending,
please contact Bill Meehan
via e-mail at billkathunited@yahoo.com

★ 6th Pct. Retiree Breakfast ★

The last Friday of the month at 10:00 am
at the Bagel Chalet
located in the Macys shopping center at
36 Veterans Memorial Hwy, Commack.
Jerry White - speedster516@optonline.net

★ 7th Pct. DYNO Breakfast ★

1000, 1st Monday of each month
"Come catch up with old friends!"
Nautilus Diner 5523 Merrick Road, Massapequa, NY

★ Eighth Precinct ★

BREAKFAST CLUB
Meets 1st Monday of the Month Embassy Dinner,
Hempstead Tpke., Bethpage - 10:00am

★ Old" 8th Precinct Alumni ★

Stop in for Lunch and or a drink at Jackie Reilly's
(where it all began)
2nd Thursday of each month at 12:30pm

★ Highway Patrol Bureau ★

DINO BREAKFASTS
SECOND MONDAY OF THE MONTH
10AM at Hauppauge Palace Diner
Rte. 347 just east of Rte.111, Hauppauge

★ Highway Patrol Golf Club ★

We are actively recruiting new members. This is a law
enforcement based golf club. Family and
Friends of Club Members are welcome to join.
For more information, read the FAQ on the
club website at: <http://highwaypatrolgolfclub.com/>

★ Eighth Squad Alumni ★

MEETING LAST WED OF MONTH - 1000
TERACE DINER - N. SERVICE ROAD
SUNRISE HIGHWAY, W. BABYLON
516-681-3756 • 516-810-0380

★ Amateur Radio Club ★

Are you interested in radio? If so,
the Nassau County Police
Amateur Radio Club is now on the web at
www.qsl.net/kb2uyp

★ Attention All Veterans ★

Join the Nassau Police Post 1050 American Legion,
Meetings held at the East Meadow American Legion
Post 1082,
294 Bellmore Road, East Meadow, N.Y
on the second Tuesday of each month starting at
1930 hours. Refreshments served.

★ NCPD LACROSSE TEAM ★

If Intersted in playing, please call
Chris LaMonica 631-379-6232

NOTICES

★ Blue Knights Int'l ★

Law Enforcement Motorcycle Club, Inc., New York Chapter X FOP Lodge NY-010-Nassau Blue Knights Have a motorcycle or plan on buying one, it's never too late to make NEW friends. New members (active & retired) from all Law Enforcement Agencies are always welcome. Club meetings are held twice a month, with mid-week and weekend rides. For details call HOTLINE 631-932-5699 www.blueknightsnyx.com

★ Wanted ★

Retired members of the department who live or rent in the Villages, Florida We have located 25 members as of this date. If you have not already been contacted, please send your Name, address, phone number and e-mail address to Ralph Giardina - e-mail: hoplax@aol.com or call 516-249-7069 Also interested in locating any members who live in the Ocala - Leesburg area of Central Florida Please join us for fellowship and mutual good & welfare

★ Nassau Police Anglers ★

Interested in fishing, beginner or experiences, Many fishing trips throughout the year, local and exotic locations.

Visit us at www.npanglers.com

Meetings 3rd Monday of the month at Syosset Woodbury Park in the Community Center At 1930 hours

Contact Joe Lore President, 516-410-4524

Photojoe73@hotmail.com

or at Chief of Detectives Office 7700

★ Nassau Police PBA Ice Hockey ★

The NCPD PBA Hockey Team and F Troop Hockey Club are always open for new players to join. The teams play once a week during the Fall/Winter and Spring seasons. Games are played in the morning or early afternoon, Monday through Friday, at Newbridge Arena and the Freeport Recreation Center. Contact Bryan Monette 7th Pct (516) 639-6664 or Rob Sacco 4th Pct (917) 620-3453 for info. League information and schedule can be found at www.hotshotsicehockey.com

★ Raising The Shield ★

Active, Retired, All Law Enforcement is welcome to attend this non-denominational meeting of Brothers and Sisters in Christ. Now more than ever the Christian Law Enforcement Officer needs a Strong Biblical Foundation along with Godly Support and Encouragement to maintain a positive attitude and guide our actions as we Protect and Serve. We meet at 9am on the 2nd or 3rd Saturday of each month at Grace Church, 450 Edgewood Ave, Smithtown, NY 11787. For further info contact Anthony Paolicelli 516-319-3048 / BADA6100@msn.com God Bless Law Enforcement and Stay Safe!

★ Wanted ★

Active or retired members of the department Interested in joining a law enforcement motorcycle Club. Visit www.ridiotsmc.com , click on CONTACT and fill out the form for further details.

★ SEVENTH PRECINCT GOLF CLUB ★

Active and Retired members of the Department, family and friends welcome to play with us, no matter your level of play. Very casual fun day with friends. We play first Wednesday of the month after 11 am at Spring Lake Golf Course, 30 E. Bartlett Rd, Middle Island NY 11953. Interested? Send email to: golfclub_7th@yahoo.com

★ BSO BREAKFAST ★

BLD Restaurant
299 Hawkins Ave., Ronkonkoma
on the 3rd Tuesday of the month at 0930.

★ Port St. Lucie NCPD Retired ★

We are a group of retired dinosaurs for the N.C.P.D. We are from the east coast of Florida known as the treasure coast, consisting of Palm Beach County, Martin County, St. Lucie and Indian River County. We meet for lunch on the fourth Saturday of the month (excluding July and August). The restaurant is Bone Fish Macs located at 662 SE Becker Rd., Pt. St. Lucie. Telephone # 772-344-MACS. We have a private room and the food and service are terrific. (seperate checks) Any questions? Call Don Pescia @ 772-589-4078 or email pesciad@gmail.com



7TH PRECINCT
**RETIREMENT
PARTY**

OFFICERS

**JOHN COUPE | BARBARA DOYLE | KEVIN FEENEY
DAVID HICKS | JOSEPH HUTTER | GLENN MARTIN
JOHN RIPP | THOMAS SCOTT | MICHAEL SHERLOCK**

**MARCH 10
7:30-11:30PM**

**CORAL HOUSE
Baldwin, NY**

**\$90 PER TICKET
NO TICKETS SOLD AT DOOR**

**MAKE CHECKS PAYABLE TO
7th Pct. Dues Fund**

**MAIL TO
John Schellderfer
143 Bridle Way
Oakdale NY, 11769**

**OR
Pay any 7th Pct
PBA Representative.**





**1st Precinct
RETIREMENT PARTY
Thursday , March 5th
6pm-11pm
@ The Coral House
\$80 p/p**

For Retirees:

**Deputy Inspector John Conti
Sgt. Mike O'Mara**

**Police Officers: Chris Acquilino, Maureen
Beccaris, Dennis Bresnahan, Kyle Ferrari,
Brian Kletchka, Timmy Mohr, Mike Syska, Ed Wahl**

Please make checks payable to :

First Precinct PBA Fund

Mail to:

*First Precinct Retirement Party
900 Merrick Rd., Baldwin, NY 11510
ATTN: John Bilello*

HPB Retirement Party

*Save
the Date*

May 7, 2020
1900-Midnight

@North Ritz Club,
Syosset
\$100



Nassau County
Law Enforcement Exploring
2020 Fundraiser

GRAND PRIZE
\$15,000.00 in Cash



Drawing to be held on April 22, 2020
\$20.00 Per Ticket - 6 for \$100.00

Checks Payable To: Nassau County Police Reserves

Winner need not be present

Please return bottom to: NCPD Community Affairs, 1490 Franklin Ave, Mineola, NY 11501

Name _____

Address _____

City _____ State _____ Zip _____ Email _____

of Tickets Requested _____ Enclosed is \$ _____

Tickets may also be purchased through Community Affairs at (516) 573-7360

The fundraiser is being administered by the Nassau County Police Reserves
ALL Proceeds to Benefit Nassau County Law Enforcement Police Youth Programs

Winner need not be present. Winner responsible for all Federal, State and Local taxes that may apply.
The Nassau County Police Reserves reserve the right to offer alternative cash prizes if a minimum of 1500 tickets are not sold.



www.nassaucountypal.org

JOIN US FOR NASSAU COUNTY POLICE ACTIVITY LEAGUE'S 80 YEAR CELEBRATION



GET IN THE GAME GALA
WEDNESDAY, MAY 6, 2020 AT THE
FLORAL TERRACE
250 JERICHO TPK. FLORAL PARK
6:30 COCKTAIL HR. 7:30 DINNER
8:00pm-10:00pm CHINESE AUCTION
FUNDRAISER

In 1940, under the direction of Nassau County's first Police Commissioner Abraham Skidmore, the **Nassau County Police Boys Club** was formed. 80 years ago, our mission was to prevent juvenile delinquency and aid in the development of good citizenship through positive interaction of youths and police officers. Since that time there have been several changes including changing the name of the organization in 1987 to the **Nassau County Police Activity League (NCPAL)**. Who would have imagined all of the changes in the world today, in keeping true to our mission statement, we recognized we needed to shift slightly to move forward in including education and mentorship in avoiding drugs, anti-bullying and social media education to name a few. **"IT IS BETTER TO BUILD YOUTH THAN MEND ADULTS"** is our motto

Send this form and check payable to NCPAL & mail to NCPAL, 167 S. Broadway, Hicksville, NY 11801

Name: _____ Phone: _____

Number of Tickets _____ x \$200 per ticket = _____

RICHARD W. LERNER, P.C.
ONE OLD COUNTRY ROAD
SUITE 125
CARLE PLACE, NEW YORK 11514
(516) 741-4100 Phone
(516) 741-7485 Fax
rlernerseq@yahoo.com
 -Former Nassau County PBA Attorney
 -Representing Police Officers for 39 years
 -New York State Disability Retirement
 -Social Security Disability
 -Workers Compensation



**Do You Dream of Owning
 Your Own Upstate Property?**

If you dream of Owning Your Own Upstate New York property, let me help you turn that dream into a reality in Orange, Ulster or Sullivan Counties! I am born & raised on LI where I worked in the equine industry my entire life. I moved to Orange County NY after retiring from the NCPD MOUNTED UNIT.

Call my direct line (c) **516-698-0444**

or email me: **dreilly@croninreale.com**

DAWN REILLY, Licensed Real Estate Associate
 Cronin and Company Real Estate
 61 Main St., Pine Bush, NY 12566
 Office: 845-744-6275

www.tshirtsnaparel.com

Sandy Abbe
 Account Executive



email: info@tshirtsnaparel.com

Mobile (516) 242-7666



MOS 10% OFF

- Free Estimates
- Installation
- Service
- Repairs

Joe Barbato
 (516) 826-7700
 (516) 775-1199

Protect your home
and other assets from
financially devastating breakups,
estate contests,
and long term care expenses
without losing control.

**Dr. Phil Legal Expert
Ann-Margaret Carrozza, Esq.**

Author & Former NYS Assemblywoman
Elder Law/Estate Planning Attorney

**Order Today on Amazon
and BN.com**

LOVE & MONEY

PROTECTING
YOURSELF FROM
ANGRY EXES,
WACKY
RELATIVES,
CON ARTISTS,
AND INNER
DEMONS

foreword
by
DR. PHIL



ANN-MARGARET CARROZZA, ESQ.

Order on
Amazon!

Convenient Office Locations:

NEW YORK
45 Broadway, Suite 3120
New York, NY 10006
212.608.6811

BAYSIDE
213-38-40 Ave
Bayside, NY 11361
718.224.4746

GLEN COVE
147 Glen Street
Glen Cove, NY 11542
516.741.7870

PORT JEFFERSON
701 Main St
Port Jefferson, NY 11777
631.642.1570

**100% of Book purchase price credited toward future legal work*



www.myelderlawattorney.com

T H O M A S

CARRIELLA

FINANCIAL ACCOUNTING SERVICES



Retired N.Y.P.D. Sergeant
Specializing
in
Uniform Personnel
Income Taxes & LODI's

by appointment:

(631) 385-4018

NOTARY PUBLIC

150 Broadhollow Road, Suite 201

Melville, New York 11747

FAX 631-385-4123





RIVER GOD
a • d • v • e • n • t • u • r • e • s
ZAMBEZI RIVER FISHING SAFARIS

EXCLUSIVE OPERATOR OF GUIDED FISHING, PHOTOGRAPHY, AND GAME VIEWING
SAFARIS OF ZIMBABWE'S ZAMBEZI RIVER.



CONTACT MICHAEL LA SALA- NCPD 1ST PCT.

516-582-0342 ■ RIVERGODADVENTURESLLC@GMAIL.COM ■ WWW.RIVERGODADVENTURES.COM

Pastor Bill Petrillo invites you to attend Shields For Christ, a Christian faith based group for law enforcement. All denominations are welcome, as well as anyone else interested in learning about the Bible and Jesus Christ. Meetings are two times monthly, one evening and one morning, to accommodate schedules. The same topic would be discussed each day; so you would come to one.

Pastor Bill comes from a family of police and was a police officer himself for 6 years. As a former assistant district attorney and current defense attorney, he has worked closely with and helped many members of our department of all ranks. Bill describes a clear and strong call on his life to serve God and encourage as many as possible.

If interested or would like further information, please contact any of the following:

- 1) **John Carny** (retired NCPD Detective): jca2Zoo@aol.com
- 2) **Paul Waldvogel** (retired SCPD Detective): pforestbird@aol.com
- 3) **Debbie Zagaja** (retired Freeport PD Lieutenant): debzaga33@gmail.com
- 4) **Pastor Bill:**
BillPsalm96@gmail.com

That
MEETBALL
PLACE



Farmingdale Location

206 Main Street, Farmingdale, NY 11735
516.586.8880

Patchogue Location

52 West Main Street, Patchogue, NY 11772
631.569.5888

Self-taught specialist in custom party cakes, cookies,
Chocolate covered oreos, cupcakes and more!



Heather Dolan
cake specialist



www.HeathersHeavenlySweets.com

NASSAU COUNTY PBA MEMBERS



Blue Line Wealth Management is a firm dedicated to helping police officers and their families shape their financial futures. As your financial advisor we provide a complimentary consultation and look forward to helping you with any questions regarding retirement and estate planning strategies as well as insurance. Be safe and thank you for all you do for each and every one of us.

PBA Members

Do you have questions about

- Deferred compensation
- Non-retirement accounts, insurance
- College planning
- Tax Managed Investments
- Life Insurance

Are you retiring?

- Pension options analysis
- Partial lump sum options
- Separation check analysis
- Benefits of changing your 457 to an IRA

Let us show you how we create customized portfolios for you.

INVESTMENT SERVICES AND RETIREMENT PLANNING



Scott Frayler
President
Blue Line Wealth Management
(631) 617-6811
bluelinewealthmanagement.com



Office location: SCPBA Complex, 500 Express Drive South, Suite 1, 1st Floor West Brentwood, NY 11717

Securities offered through LPL Financial, Member FINRA/SIPC. All investing involves risk including loss of principal. No strategy assures success or protects against loss. We suggest that you discuss your specific situation with your financial advisor.

SHERLOCK HOME INSPECTION

Visit us at
Sherlockhomeinsp.com
Marinohomeinspection.com

**PRE-PURCHASE HOME INSPECTIONS
INCLUDES CERTIFIED TERMITE INSPECTION
CERTIFIED MOLD TESTING
ASBESTOS INSPECTION AND TESTING**

**15 YEARS EXPERIENCE
OVER 5,000 INSPECTIONS PERFORMED**



516.983.8893

MARC A. MARINO (NCPD)

MOLD INSPECTIONS
SHERLOCK NOW OFFERS
CERTIFIED MOLD ASSESSMENTS INCLUDING
AIR & SURFACE SAMPLING
REASONABLY PRICED, HONEST RESULTS
LOW COST SOLUTIONS
CALL NOW

SHERLOCKMARC@GMAIL.COM



SPECIAL DISCOUNTED HOME LOAN PROGRAMS FOR NASSAU'S HARD-WORKING PBA MEMBERS

Members receive discounted home loan programs not available to the general public. UnionDirect™ loans feature tremendous cost savings.

CONTACT SHAWN TODAY FOR YOUR FREE CONSULTATION



SHAWN DWYER
 ASSISTANT VICE PRESIDENT | Sales
 Union Business Development
 Office: 516.348.0618
 Mobile: 516.220.6058
 Email: sdwyer@mortgagecorp.com
 NMLS: #218169

- **No** Application Fees
- **No** Processing Fees
- **No** Commitment Fees
- **No** Underwriting Fees
- **No** Broker Fees
- **No** Credit Report Fees
- **Reduced** Title Fees
- **Reduced** Attorney Fees



900 Merchants Concourse | Westbury | NY | 11590

You've made Nassau County a safe place to live and Mid-Island Mortgage wants to make sure you enjoy living in this great community too. We've teamed up with your union to develop loan programs that will help you save money now and for years to come.



Legal ©2000-2015 Mid-Island Mortgage Corp.®. All Rights Reserved. This is not a commitment to lend. Loans with poorer credit scores are priced higher and are differentiated due to the high level of credit qualifying overlays. Restrictions Apply. Licensed Mortgage Banker-NYS Department of Financial Services, MA Licensed Mortgage Lender/Broker #MC1259, Licensed by the NH Banking Department, RI Licensed Lender/Broker, Licensed by the NJ Department of Banking and Insurance, FL Mortgage Lender/Service, Virginia State Corporation Commission #MC 4685, ME Supervised Licensed Lender, Licensed by the PA Department of Banking and Securities, Licensed by the Delaware State Bank Commissioner to engage in business in this State, License # 9680, CT, MD & MN Licensed Mortgage Lender, SCBDFI Mortgage Lender/Service, Illinois Residential Mortgage Licensee, Licensed with the North Carolina Commissioner of Banks, ND Money Broker, SD Licensed Lender, DC Mortgage Dual Authority Licensee, NMLS #1259 (www.nmlsconsumeraccess.org)

DAUNT'S ALBATROSS

P.O. Box 687
 South Elmwood Ave.
 Montauk, NY 11954
 Your Hosts - The Daunt Family



**PAY FOR 2 NIGHTS
 GET 3RD FREE**

Applicable
 September 25-May 31st

**EFFECTIVE FOR SPRING AND FALL
 HOLIDAYS EXCLUDED**

For Reservations or Brochure, Please Call
 ALBATROSS MOTEL - 631-668-2729

www.dauntsalbatross.com • E-mail: info@dauntsalbatross.com

Carolinas on your mind?



Dan McKenna
 Realtor NC-SC
 Retired 1st Pct. - HPB

Serving Charlotte, NC & Fort Mill, SC Areas

*Call me first to see how you can
 save with New Construction.*

Direct: 516-754-2242

Office: 704-441-4556

Buying-Selling-New Construction
 Expert referrals throughout the Carolinas

visit: DanMcKennaHomes.com

or



Visit Me On Facebook
 Dan.Mckenna.1042





LA CAPRA, SALZ & KOWALSKI LLP
ATTORNEYS & COUNSELLORS AT LAW



Our Practice Areas Are Varied And Include The Following Concentrations

- **Matrimonial And Family Law**
 - Divorce
 - Matters Of Custody & Support
- **Real Estate - Residential & Commercial**
- **Civil And Commercial Litigation, Including Appeals**
- **Personal Injury Litigation, Including Appeals**
- **Corporation And Business Matters, Including**
 - Drafting And Negotiation Of Contracts
 - Leases
 - Buying & Selling Businesses
 - Incorporation
 - Partnership Agreements
 - Limited Liability Company Formation
- **Minor Criminal Matters Including Vehicle And Traffic Violations**
- **Trusts, Wills, And Estates, Including**
 - Will Drafting, Probate Proceedings
 - Health Care Proxies/Living Wills
 - Power Of Attorney Documents
 - Establishment Of Trusts
- **Employment Law, Including**
 - Key Employee Agreements
 - Severance Agreements

La Capra, Salz & Kowalski, LLP

Courthouse Corporate Center • 293 Bayport Avenue, Bayport, NY 11705

T: 631.582.4990 • F: 631.582.4690

E-mail Addresses: General inquiries: info@lskesq.com

Joseph G. La Capra: jlacapra@lskesq.com • Steven A. Salz: (Retired NCPD) ssalz@lskesq.com


Edward S. Kowalski: ekowalski@lskesq.com

311940N0316

WINZONE REALTY INC.
Sergio Nicolich
Licensed Associate Broker



81-15 Queens Blvd 2nd Fl
Elmhurst, N.Y. 11373
Cell: 516-456-1402
Office: 718-899-7000
Fax: 718-899-2000




Email: SJNWINZONE@AOL.COM
Member of MLSLI, NYSAR, LIBOR

Rick Janotha
Licensed Salesperson




SAS Real Estate
www.sasrealestate.com
1237 Wantagh Ave | (516) 426-8372
Wantagh, NY 11793 | rjanotha@verizon.net

HECM Mortgages
NMLS # 17212, 472433

Ed O'Connor - Ret. NCPD
Senior Home Equity Lines of Credit

926 Sunrise Hwy.
West Babylon, NY 11704
email: eoconnor@firstbankonline.com


Direct: 516-984-3731
Toll Free: 800-890-0372
Fax: 631-883-8566

Just Rails, Inc.
Specializing in Wood Staircases, Banisters,
Hand Rails, Molding, & Custom Mill Work



Rich
631-741-1456
justrailsinc@optonline.net

BOB MACAULAY
Retired Marine Bureau
(631) 422-6929
Est. 1949



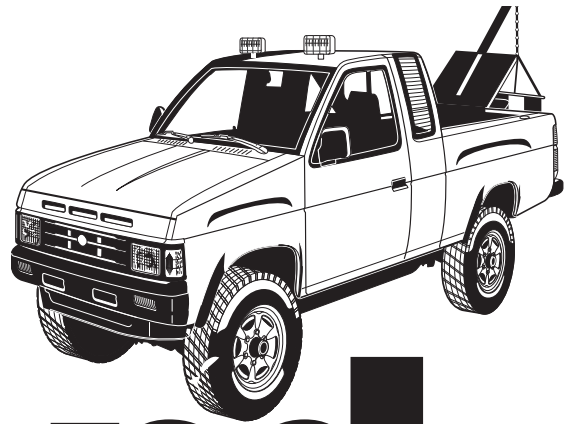
MAC & SON
WALLPAPERING • PAINTING
SPACKLING & TAPING
POWERWASHING & STAINING

"Don't Bust Your Back, Just Call Mac"

JOSEPH VIRGIO
516-795-9639
NCPD PHOTO UNIT



PHOTOGRAPHY AND VIDEOGRAPHY
FOR ALL OCCASIONS



A1
Grand
Auto Body

24 hour Towing DMV#R7087762

**105 Herricks Road
Garden City Park, NY 11040
516-294-4200 • Fax 516-294-5742
www.A1GrandAutoBody.com**

*“Quality work at
a fair price”*

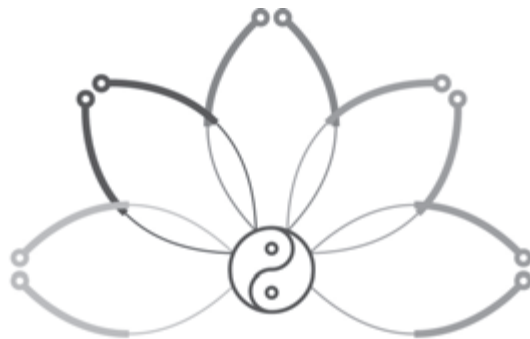


Tents, tables, chairs and more

ROYAL PARTY TENTS

P.O. CHRISTOPHER PETERS - 2ND PCT

516-805-6197



Beyond Wellness

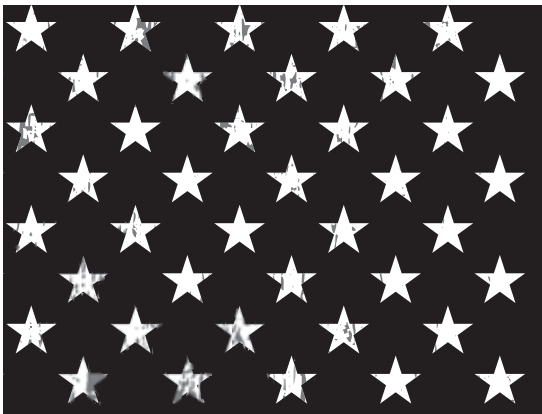
MASSAGE THERAPY AND ACUPUNCTURE P.C.

Did you know acupuncture offers a variety of health benefits?
And at Beyond Wellness, most insurance plans are accepted! Acupuncture can:

- promote and restore the balance of energy
- help with emotional disorders like anxiety and depression
 - address digestive issues
 - help with pain management

NYS HIP Plan and many others accepted! Now offering additional discounts
to NCPD and retired NCPD!

714 Route 109, Lindenhurst NY • (631)991-3600 • beyond_wellness@aol.com



You keep us protected, let us handle your insurance protection



Orrino Capital Insurance

Gino A. Orrino Trusted New Age Independent Insurance Agent

718.606.0293 ext 102 | gorrino@orriocapital.com

John Joseph



Lic/Ins #20841-HI

Come Visit Our Retail Store
To see our display of pools, liners, pavers and more at:
919 West Jericho Tpk. Smithtown

631-864-POOL (7665)

www.jjspools.com

**Call Now For The Lowest Prices On
In-ground Pool Installations**

**Specializing In Poured Concrete Vinyl Liner Pools
Any Shape Or Size Available**



**\$200 Off Autopilot Salt
Water Generators**
With this coupon. Not
valid with other offers or
prior purchases.
Expires 08/31/20



**FREE POOL OPENING
WITH ANY LINER
REPLACEMENT**
With this coupon. Not
valid with other offers or
prior purchases
Expires 08/31/20



FREEPORT CHARTER BOATS

516 369 1646
Captainpetecharters.com

Fishing
charters and
private
parties



10% off
all PBA
MEMBERS

Groups up to 140 people
6 man Deep sea fishing on our 35 boat ft

Comerford Electric Inc

Licensed/Insured

Bryan Comerford

516 443-2856

comerfordelectric@msn.com



Income Tax Preparation

My
46th
Year!

Check out my website for info
www.33taxes.com

Frank O'Connor, AFSP
Registered Tax Return Preparer
Detective - NCPD Retired

516.338.2937



The IRS does not endorse any particular individual tax return preparer

TEL. (516) 873-6028

MHOLFESTERLAW@YAHOO.COM

FAX: (516) 873-0158

MICHAEL K. HOLFESTER
ATTORNEY AT LAW

NCPD - First Pct
11 HUNTINGTON ROAD
GARDEN CITY, N.Y. 11530

MEMBER OF THE BAR
NEW YORK AND CONNECTICUT



**PROFESSIONAL
PHOTO
RESTORATION
& RETOUCHING**

d.'s Digital Darkroom

Doris L. Ryan
Photo Specialists

516-437-3616
drestores@optonline.net



Toniann Dillon
General Manager
p.631.422.2400
f.631.422.6222

494 Fire Island Avenue, Babylon New York 11702
www.venetianyachtclub.com • tdillon@venetianyachtclub.com

ULTIMATE PEST CONTROL INC.

PATRICK J. SMITH
PRESIDENT

psmith@ultimatepestny.com
ultimatepestny.com

Office: 516-520-0567

Cell: 516-458-2635

4K PARTY RENTALS
Tents • Tables • Chairs

Contact Tom McCaffrey for Pricing & Availability
Call 516-652-2537 - or - email 4KTents@gmail.com



JOE SORIANO (Ret. 8th Pct.)
joe@carpetyourworld.com

CARPET • TILE • LAMINATE • WOOD
2611 Middle Country Road, Centereach
631-737-0638 • fax 631-737-6911



THOMAS KARP (NCPD ACTIVE)

**I.R.S Registered Tax Return
Preparer (RTRP)**

553 Broadway

Massapequa NY 11758

516 350-6560

*The IRS does not endorse or recommend any
Individual Tax preparer*

Est. 1997



**Cross Island Installation
& Renovation**

The Roof Specialist
FREE ESTIMATES

Licensed & Insured

Ray D'Augusta (516) 322-5418
Email: tmadroofer@gmail.com



ADVANCED

ELECTRIC - SERVICING L.L.C.

Licensed/Bonded & Insured to Perform
All Electrical Needs in Suffolk County and
Other Areas on Long Island - Free Estimates
Emergency Service Available



Master Electrician

Fred A. Solino
Formerly BMU - Currently DPW

(631) 957-3213
Lindenhurst, N.Y. 11757

Willard F. Miller

ATTORNEY AT LAW

350 OLD COUNTRY ROAD, SUITE 106
GARDEN CITY, NEW YORK 11530

(516) 248-6568 • Fax: 516-248-2427
E-mail: barrister1111@yahoo.com

Serving Nassau,
Suffolk and NYC
Law Enforcement
and their
families since 1987.

Trouble hearing in groups of people? Don't understand words clearly?
TV too loud? Let **Long Island Hearing** help you. You *will* "Hear the Difference"

LEVITTOWN
3475 Hempstead Tpke.
(Between Wantagh Ave & Jerusalem)
516.735.9191

**NESCONSET/
SMITHTOWN**
55 Southern Blvd
(Inside Primary Medical Care of Suffolk County)
631.972.5211 (By Appt. Only)

HICKSVILLE
388 So. Oyster Bay Rd.
(1/10 mi. North of Woodbury Road)
516.933.HEAR (4327)

Call Your Nearest Location Today!

Need a Hearing Test? Hearing Aid? Repair?

Experience • Consistency • Reliability



Long Island Hearing, Inc.

"Helping People Hear Better"™ Since 1985

Providers for most insurance companies

- Workman's compensation specialist
- Gift Certificates • Walk-Ins Welcome
- Guaranteed Best Prices



We service all makes and models • Repair lab on premises • OPEN 6 DAYS A WEEK!

Raymour & Flanigan®

FURNITURE | MATTRESSES



Are you thinking about new furniture or a new mattress? Well, now is the time to give your house a refreshed look, while also giving yourself the gift of a good night's sleep. Contact **Mark Lesser** from the **Raymour & Flanigan Farmingdale South Showroom**, 1645 Broadhollow Rd (Route 110), Farmingdale, NY. Employees and their families from the NCPD will receive Raymour & Flanigan's commercial pricing! Please call me direct at 631-332-6811 for all your home furnishing needs.

EAST COAST REMODELING, INC.

Residential Roofing
Siding Windows & Doors, Decks
Gutters & Leaders, Garage Doors,
Bathrooms, Kitchens
Basement Renovations & Finish Carpentry
Now Offering Kitchen Cabinet Sales Through
Kitchen Source At 226 Rt. 109 In Farmingdale

Licensed & Insured
Nassau #H18H2830000/Suffolk #47288-H
Long Beach #5654

John Rinaldi

CALL 631 752-7663

ROMANELLI & SON

Home Oil/heat Professionals

James Panarello

Sales Representative
N.C.P.D
Central Testing Section

Sales Representative
Cell (631) 671-8878

94 East Hoffman A venue
P.O. Box 544
Lindenhurst, NY 11757

E-mail: JPRomanelliOil@aol.com

Home Heating Oil * Oil Burner Service * Equipment Installations
Air Conditioning * Diesel Fuel
www.romanellienergy.com

More Than Just Another Pretty Fence.

For All Your Fencing Needs Since 1969

- ◆ Stockade & Custom Wood
- ◆ Pool & Tennis Court Enclosures
- ◆ Jerith, full aluminum
- ◆ PVC privacy slates & artificial hedge
- ◆ Dog Runs
- ◆ Estate Fencing
- ◆ Insurance & Repair Estimates
- ◆ On site welding
- ◆ Shop at Home Service available to all
P.B.A. members and their families.
- ◆ Commercial - Industrial - Residential
- ◆ Licensed & Insured
- ◆ Retail - Wholesale



A. Ciesinski
Marty Ciesinski (Ret. NCPD)
631-757-2980

Authorized Distributor
UltraGuard
The Ultimate Fence.™

BURNSIDE COLLISION

Collision & Towing Since 1960

**24 Hr Emergency Towing
& Flatbed Service**



- Insurance Company Drive-In Claims
- State-Of-The-Art Equipment
- DuPont Refinishing
- Pick Up & Delivery
- Free Computerized Estimates
- I-CAR Certified Technicians
- Family Owned & Operated

**Special Consideration to
PD and Family**

Ron Marciano, Proprietor, Retired 5th Squad
686 Burnside Avenue Inwood, NY 11096
www.burnsidecollision.com

516.371.3161

P.I.C.

RESIDENTIAL AND COMMERCIAL REAL ESTATE FINANCING

ANTHONY J. GAWRYCH

AJGawrych@gmail.com

NMLS# 1337537



PHONE: (516) 551-8957

FAX: (516) 208-4328

6800 JERICHO TPKE.
SUITE 120W
SYOSSET, N.Y. 11791

Van Glow

Certified Mobile Airbrush Tanning

LONG ISLAND, NEW YORK

Natalie Malik

owner

516-761-2911

natalie516315@yahoo.com

Nancy Vigna, CBR, Licensed Broker Associate



RealtyConnectUSA
America's Real Estate Connection

Office: (631) 881-4171

Cell: (917) 215-6100

Fax: (631) 245-6002

nvigna@realtyconnectusa.com



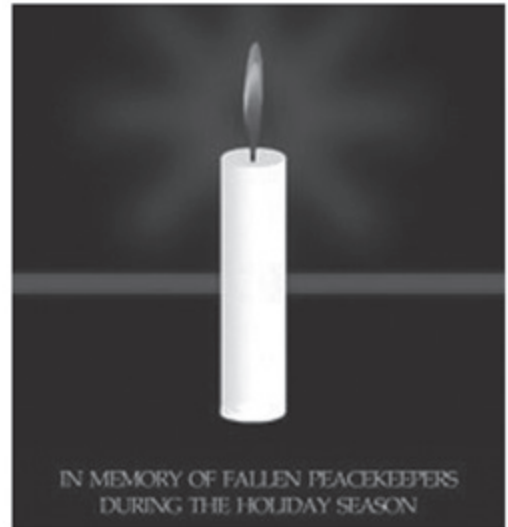
First Responders save big with Verizon Wireless.

First Responder Benefits Program Discounts

Number of lines	Account Discount	gounlimited [✓]	beyondunlimited [✓]	aboveunlimited [✓]
1	\$15	\$60	\$70	\$80
2	\$35	\$95	\$125	\$145
3	\$40	\$110	\$140	\$170
4	\$40	\$120	\$160	\$200

Per month. Plus taxes & fees. When you enroll in Auto Pay.

Special Discounts for all PBA Members



fios[✓]

\$79.99 per month
Triple-Play Bundle
+ Amazon Prime for 1 year

verizon[✓]

Your Wireless | Premium
Wireless Retailer

Phone: 516-431-3244
60 West Park Avenue, Long Beach, NY 11561
Phone: 516-594-0200
3337 Long Beach Road, Oceanside, NY 11572
Phone: 516-833-9200
575 Stewart Ave, Garden City, NY 11530
or call Gil Directly @ 718.637.4353



OLYMPIA JEWELRY INC. WHOLESALE DIAMONDS

PRICED BELOW MARKET VALUE
GIA CERTIFIED

SPECIALIZING IN
ENGAGEMENT RINGS

- Private Appointments Only
- In-depth explanation and true value of **Carat, Cut, Color & Clarity**
- After choosing diamond, your stone is **set in mounting** of your choice (**14K, 18K, Platinum**)



ALL SALES 100% GUARANTEED!

Check out our website and receive a discount

www.discountgoldanddiamonds.com

Make an appointment · Call (631) 367-3691



Retired Member of NYPD
Jewelers Board of Trade

68 South Service Road, Suite 100, Melville, New York 11747 | info@discountgoldanddiamonds.com



MEACHAM DELI INC.

ITALIAN FOOD SPECIALTIES AND BUFFET CATERING

373 Meacham Ave.
Elmont, N.Y. 11003

Home of the BIG Sandwiches
Ask for Anthony

Telephone: 358-2709

PAC

Petersen Accounting Consulting, LLC

ANTHONY D'AMBROSIO, CPA, JD, MBA

399 ROUTE 109, SUITE 2
WEST BABYLON, NY 11704

631-321-9800
ADCPA@OPTONLINE.NET

Robert Cernilli Home Remodeling Inc.

Retired NCPD Marine Bureau-28 years
Since 1980



Robert Cernilli

For all your home remodeling needs!
Licensed and Insured

1272A Montauk Hwy
Copiague, NY 11726
office@cernilli.com

Office: 631-445-7775
Fax: 877-797-7325

You're In Good Hands With PBA Bundled Discounts!

Let me save you money without any hassle by bundling all your current insurance needs.

Auto, Home & Life Bundle

No Upsell, No Pressure, just "Backing the Blue"

IT'S GOOD TO BE IN 

Allstate

Proud Sponsor of the PBA

Subject to terms, conditions and availability. Allstate Property and Casualty Insurance Co., Allstate Fire and Casualty Insurance Co., Allstate Indemnity Co., Allstate Vehicle and Property Insurance Co., Northbrook, IL © 2016 Allstate Insurance Co. 205291

Tuohy Agency, Inc. "Family Owned & Operated"

Dan Hedgecock Active Member - NCPD

631-786-7683

DanHedgecock@Allstate.com

Member of the Nassau County PBA



Tax Preparation
Free E-File
Notary Public

Laurie Rush

Tax Preparer
West Babylon, NY
516-459-8671

LaurieRush1@aol.com
Over 10 years experience



SOUTH AFRICAN
SURFARI TOURS

www.sasurfari.com

GUIDED AFRICAN SAFARIS

Guided Surf & Adventure Tours

Surf Lessons & Coaching

Durban, Cape Town, Jeffreys Bay, Mozambique

Allison & Rich Walters

An American & South African Family Business

SASURFARI@GMAIL.COM

**Be Sure to visit
our website**

www.nassaupba.org

SECURE A RETIREMENT INCOME YOU CANNOT OUTLIVE

A flexible product that allows you to
access your account value anytime

- All monies compound at 5%
- Take immediate income now or even
a greater guaranteed growth later
- Uniquely designed for retirement
income for you and your spouse

Additional information provided by calling:

Dan Luongo (Retired NCPD)

800 Vets Hwy, Suite 110
Hauppauge, NY 11788
(631) 778-6400

Email: agency1427@optonline.net

1 MILLION DOLLARS OF LIFE INSURANCE GUARANTEED!!

PREMIUMS GUARANTEED NOT TO INCREASE FOR
20 OR 30 YEARS

NEVER HAS IT BEEN A BETTER TIME TO CHOOSE THE ZERO OPTION.
RETIRE AND LIVE ON A FULL PENSION

Current Rates For 2019

\$1,000,000

39 Years Serving Our Brother/Sister Officers

Male Non Smoker *			
20 YEAR GUARANTEED		30 YEAR GUARANTEED	
Age	Annual Cost	Age	Annual Cost
25	\$ 368	25	\$ 585
30	414	30	650
35	423	35	763
40	619	40	1,153
45	1,053	45	1,783
50	1,638	50	2,953
55	2,642	55	5,619
60	4,690		

Ask about our 25 year term for age 60 and over

* Premiums are less for Females and 10 and 15 year term plans

Call Dan A. Luongo

Retired Nassau Co. Police Dept.

800 Veterans Memorial Hwy, Suite 110, Hauppauge, NY 11788

(631) 778-6400 or Fax (631) 778-6401

Email: agency1427@optonline.net For a Free Quote



Ryan McQueeney

Licensed Sales Associate

c: 516.909.8154

RyanM@peconicrealty.com

o: 631.506.7000 f: 631.910.2152

2042 North Country Road | Suite 103

Wading River, NY 11792

PECONICREALTY.COM



Phyllis Caldwell

Real Estate Salesperson

Daniel Gale

Sotheby's International Realty

P.O. Box 922, 28080 Main Road

Cutchogue, NY 11935

o 631.734.5439 c 516.978.1205

f 631.734.5489

phylliscaldwell@danielgale.com

danielgale.com

Each Office is Independently Owned And Operated. Equal Housing Opportunity.

"LET ME SHOW YOU CHARLESTON & FIND YOU A HOME"

(843) 810-6969

Craig.Jamison@AgentOwnedRealty.com

www.AgentOwnedRealty.com

Experience the Service
Only an Owner Delivers

CRAIG JAMISON
Realtor®

Serving The Charleston Tri-County Area



Son of Retired NCPD John Jamison



Licensed

Insured

PLUMBING

516 538 5327

James Frank

Ret. N.C.P.D.

ISLAND'S LUXURY LEASING & SALES



WHY BUY FROM ISLAND'S LUXURY LEASE & SALES?

NO
DEALER
HASSLES



JUST
BIG
SAVINGS

**DON'T OVERPAY AT DEALERSHIPS,
WE CAN SAVE YOU THOUSANDS OF DOLLARS!!**

- WE BEAT THE DEALER'S PRICE
- WE DELIVER RIGHT TO YOUR DOORSTEP
- NO NEED TO WASTE YOUR VALUABLE TIME AT DEALERSHIPS

- WE SHOP THE ENTIRE TRI-STATE AREA TO GET YOU THE BEST POSSIBLE PRICE
- THERE IS ABSOLUTELY NO FEE TO YOU
- ALL MAKES & MODELS AVAILABLE

**CALL JOSEPH FOR A FAST QUOTE 347-680-0214
JOEGLEASING@GMAIL.COM**



**POLICE/FIRE/MILITARY
DISCOUNTS**

*WE OFFER SPECIAL DISCOUNTS
TO OUR LAW ENFORCEMENT,
MILITARY, AND FIREFIGHTERS!*

NEXT OPEN PBA MEETING
Thursday, February 20th
2000 Hours
PBA Office

**Do you have a business or know of someone that does?
There is advertising space available in the PBA newsletter with discounts
offered to PBA members. For further information please contact
the Editor at 516-294-6230 or Newsletter@nassaupba.org**

SALES



ABETTA SAFE & LOCK CO, INC.

"Abetta Safe Than Sorry"



SERVICE

**4th Generation
Safe & Vault
Technicians**

GUN SAFES

Burglary/Fire

Depository

Jewelry

High Security

S.A.V.T.A.

Lifetime Member

1-800-640-SAFE

Law Offices of Nancy K. Galassi, P.C.

1325 Franklin Avenue, Suite 120
Garden City, NY 11530
516-873-1600 Phone

6911 18th Avenue
Brooklyn, NY 11204
718-232-1250 Phone

516-873-1800 Fax
ngalassi@galassilaw.com

Personal Injury
Motor Vehicle Accidents
Workers Compensation
Disability Retirement/SSD
Nursing Home/Hospital Negligence
Labor Law

Premise Liability
Products Liability
Wills/Trust/Estates
Matrimonial Law
Real Estate

**REPRESENTING MEMBERS OF THE SERVICE
AND THEIR FAMILIES FOR OVER 25 YEARS**

GIA Diamonds
Engagement Rings
Better Business Bureau

From
Italy with Love
J E W E L E R S
Since 1983

Diamonds & Gold Jewelry
Custom Designing
Jeweler & Engraving
on Premises

DISCOUNTS TO ALL MEMBERS OF THE POLICE FORCE & THEIR FAMILY MEMBERS



PBA, DAI, FOP, SOA, MTA and RPA



Your friends at the jewelry store.



- FREE Watch Batteries
on most watches
- FREE Appraisals
- FREE Jewelry Cleaning
- We Buy Old Gold & Diamonds
- Jewelry Repairs Done on Premises
- Diamonds Set While You
Watch & Wait
- Watch Repair
- Pearl Restringing
- Bridal Party Discounts



Mike - N.Y.T.P.D.
Jeff - Jeweler
Linda & Pat - Sales



473 Old Country Rd, Westbury, NY 11590 (Opposite Fortunoff • Parking in Rear) • (516) 333-3702

Store Hours: Mon - Sat 10:00am - 6:00pm, Thur 10:00am - 8:00pm, Sun Hours Nov. 23 - Feb. 14 11:00am - 5:00pm

Now Hiring!



Law Enforcement Specialists

Do you have experience serving as a law enforcement officer? If so, consider joining the United States Coast Guard Reserve as a Maritime Enforcement Specialist. Here's your chance to get a good-paying, part-time job that comes with impressive benefits as well as action, adventure and the chance to make a difference. So consider maintaining a dual career path to serve two days a month and two weeks a year. Earn subsidized income, receive paid training, with the added benefit of low cost health, dental, and life insurance, and much more. Plus, as a reservist, you'll typically serve close to home.

ME Rating Performance Qualifications Standard for E-4 at a minimum.

U.S. Army

Military Police
CBRNE Specialist
Infantry
Special Forces
Ranger

USMC

Military Police
CBRNE Specialist
Infantry
Special Operations
Reconnaissance

U.S. Navy

Master-at-Arms
Special Warfare
Combatant-Craft
Crewman (SWCC)
Special Warfare
Operator (SO)
(SEAL)

USAF

Security Forces
Phoenix Raven

Civilian

Sworn Peace Officer
Sworn Police Officer
Sworn Law Enforcement Officer
Local, State or Federal Maritime Law Enforcement Officer

Additional Benefits

Service to Nation • Subsidized Monthly Income • Low cost health, life, and dental insurance available • Camaraderie • Worldwide Travel Opportunities • Networking • No Cost Uniforms • Veteran Status & Benefits • 3 Week Boot Camp • Retirement



www.gocoastguard.com

UNITED STATES COAST GUARD
RESERVE
ALWAYS READY

The less you pay for your car insurance
the more stuff you can put on your car



Officers have saved \$300 - \$1,000 or more on Auto Insurance

NCA has served Nassau's Finest for 40 years with

DISCOUNTED RATES and PAYROLL DEDUCTION

*Thousands of officers have already saved
25% or more through NCA's program!*

- ▶ Homeowners, Boat, Motorcycle, Umbrella, Flood
Classic cars, RV's, and other coverage also available.
- ▶ Many insurance companies to choose from
- ▶ Flexible Payments, PAYROLL DEDUCTION, Bank
EFT, credit card or direct billing.
- ▶ PAYROLL DEDUCTION offers immediate coverage
with no deposit, fees or finance charges whatsoever.
- ▶ Superior service from staff well-versed in serving
the unique needs of police officers.
- ▶ Life insurance and Discounted Long Term Care
available for Nassau Detectives and Police



Insurance Program
Administered by:

NCA
INSURANCE

Serving Nassau's finest for four decades!

800-NCA-8809

(800-622-8809)

www.COPCOVERAGE.com



BREAK THE ICE

With an Auto Loan from NCPD FCU

Don't be shy, we have the perfect ice breaker with our low-rate **Auto Loan**. Compare our rates and see how much you can save. Stop by, give us a call, or **fill out an application online** at www.ncpdfcu.org to get started today.

- New or Pre-owned vehicle purchase*
- Refinance an existing new vehicle loan*
- Quick and easy application process
- Other rates and terms available

AUTO LOAN

rates as low as

2.65% APR*

WWW.NCPDFCU.ORG • 516-938-0300



Insured by NCUA

*APR = Annual Percentage Rate. Subject to change. New car refinance must be less than six months old and a maximum of 5,000 miles. See Credit Union for details.

PLAINVIEW
777 Old Country Rd.
516-938-0300

MINEOLA
1490 Franklin Ave.
516-573-7260

Be sure to ask for
P.O. Bieselin's wife Donna!
3323 Long Beach Rd. Oceanside, NY 11572
www.svsfinejewelry.com



FOR THE
BEFORE,
THE NOW
AND THE
EVER AFTER.



THE FOREVERMARK THREE STONE DIAMOND JEWELRY COLLECTION



FOREVERMARK

A DIAMOND IS FOREVER

© Forevermark 2016. Forevermark®, and "A DIAMOND IS FOREVER" are Trade Marks used under license from The De Beers Group of Companies.



SELTZER SUSSMAN HEITNER LLP

100 JERICHO QUADRANGLE, JERICHO, NEW YORK 11753
516.935.3600
sshlaw.com

BRIAN R. HEITNER, ESQ.
bheitner@sshlaw.com
YOUR P.B.A ATTORNEY



ESTATE AND TRUST PLANNING
PROBATE, ADMINISTRATION AND ESTATE LITIGATION
GUARDIANSHIPS - MHL ARTICLE 81
CORPORATE AND GENERAL BUSINESS LAW
REAL ESTATE TRANSACTIONS AND LITIGATION

Christina Reddy's Acupuncture & Healing Arts Center

Licensed Acupuncture and Medical Massage Therapy

Let us help you take an active role in becoming healthier and happier!

We are committed to providing the highest level of care and to help you find effective relief from ailments, pain and stress. If you've been feeling stiff, tired, or rundown - allow us to help get you back to feeling like yourself again.

Live a longer, healthier life through pain management and relaxation!

High amounts of pain, stress and tension can reduce your overall health, quality of life and even life expectancy. While massage and acupuncture can't solve all of your life's challenges, it does promote your body's natural healing and functioning, placing you in a better frame of mind to deal with them head on!



2807 Merrick Road,
Bellmore NY 11710

Call to make an appointment
516-205-1377
Most Insurance Plans Accepted

Years of Proven Health Benefits

- Specializing in Active Trigger Point Release
- Allergies & Sinusitis (NAET Certified)
- Chronic fatigue syndrome
- Digestion disorders
- Infertility
- Migraines
- Musculoskeletal pain & Body pain
- Sciatica pain
- Stop smoking
- Stress
- Recent workplace injury
- Pain from a car accident

Jet Direct Mortgage is offering the best in mortgage programs and financial assistance!

JET DIRECT MORTGAGE discounted residential home loans for the men and women of the **NASSAU COUNTY POLICE BENEVOLENT ASSOCIATION!**

Jet Direct Mortgage is licensed in 15 states. If you are looking to relocate, or purchase another property, we have the resources to get the job done!

THIS PROGRAM ELIMINATES:

- Loan Application Fee
- Loan Processing Fee
- Mortgage Underwriting Fee
- Document Prep Fee

THAT'S UP TO \$2,290 IN SAVINGS!

ELIGIBLE PROPERTY TYPES:

- 1-4 family properties
- Warrantable condos
- Planned unit developments
- Investment properties

MULTIPLE LOAN TYPES:

- FHA
- Conventional
- 203(k) Rehab
- VA
- Cash-out refinances

IN-HOUSE OPERATIONS:

- Underwriting
- Processing
- Pre-Approvals

GET PRE-APPROVED! Jet Direct Mortgage offers one of the industry's top pre-approvals, giving you the necessary competitive edge when buying a home

CONTACT US TODAY FOR MORE INFORMATION!



PERRY PAPPAS

Senior V.P. of Sales - NMLS#3771

office **631.574.1306x696**

cell **516.851.0696**

fax **631.206.9269**

Perry@JetDirectMortgage.com

JetDirectMortgage.com/PerryPappas

THE POWER OF YOUR
MORTGAGE IN YOUR HANDS
DOWNLOAD MY FREE APP!



111 West Main Street, Suite 110 | Bay Shore | New York | 11706
855-553-4732 | www.JetDirectMortgage.com | NMLS: 3542

Jet Direct Mortgage © 2019 / All Rights Reserved - California - DBO Finance Lenders Law License - # 41DBO-81230; Colorado Mortgage Company Registration #LMB100014791; Connecticut Mortgage Lender License #20333; Florida Mortgage Lender Servicer License #MLD357; Licensed by the Georgia Department of Banking and Finance Company License Company - License #64345; Maine Supervised Lender License No. SLM9525; Maryland Mortgage Lender License #17365; Michigan 1st Mortgage Broker/Lender/Servicer Registrant #FL10015703; Licensed Residential Mortgage Lender NJ Dept of Banking & Insurance #3542; Licensed Mortgage Banker NYS Department of Financial Services #B500903 - NMLS#3542; North Carolina Mortgage Lender License L-180193; Ohio Mortgage Broker Act Mortgage Banker Exemption # MBMB.850088.000; Pennsylvania Mortgage Lender License No. 47421; South Carolina-BFI Mortgage Lender / Servicer License MLS-3542; Virginia License/Registration # MC-4985





Choose The Lender *That Works For You.*

FHA Financing • Refinance • VA Loan
Home Renovation Financing • Reverse Mortgages
And So Much More...



PRODUCT SUITE INCLUDES

- ✓ As Low As a 3% Down Payment*
- ✓ \$0 Down Payment for Veterans
- ✓ First-time Homebuyer Specialist
- ✓ Conventional & Jumbo Financing
- ✓ Home Renovation Financing
- ✓ Reverse Products for Seniors

Save \$1,000

Towards closing costs in the form of a lender credit on Home Purchase, Refinance, Renovation, and more!

Specifically for Long Island's deserving Police Department, of Nassau County (active & retired), including family members of the Nassau County Police Department employees. Call Today!

Learn more. Contact Jeff Behounek! **631.560.4824**

jbehounek@mfbankers.com

Mortgage Loan Originator | NMLS ID 1221964 | Office 516.323.0042 | www.mfbankers.com

NMLS ID 177308 // www.mfbankers.com // 800.959.8892 // GET SOCIAL WITH US!



Must qualify. Certain restrictions apply. Inquire about the low down payment program HomeReady a Fannie Mae government sponsored entity. This program was designed specifically for Police Department, County Of Nassau, NY. Program may not be available in all states. Subject to qualification and underwriting approval. Offer available for loans that close by September 9, 2018. All borrowers are subject to credit and underwriting approval. Rates, term, and loan program may be subject to change without notice. Legal ©2010-2018 Meadowbrook Financial Mortgage Bankers Corp. NMLS #177308 (www.nmlsconsumeraccess.org). 1600 Stewart Ave, Suite 701, Westbury, NY 11590. 800.959.8892. Meadowbrook Financial Mortgage Bankers Corp. is a licensed mortgage lender, not a depository institution, and does not take deposits. Subject to guidelines and underwriting approval. Rates, term, and loan program may be subject to change without notice. Licensed Mortgage Banker-NYS Department of Financial Services #LMB109169; Licensed by the Department of Business Oversight under the CA Residential Mortgage Lending Act #413152; Licensed by the CT Dept. of Banking Lender License #ML-177308; Licensed by the DE Office of the State Bank Commissioner-Mortgage Lender License #012354; Licensed by the FL Office of Financial Regulation Mortgage Lender #MLD540; MA Licensed Mortgage Lender #ML177308 d/b/a Meadowbrook Financial; Licensed by the MD Dept. of Labor, Licensing and Regulation Lender License #19818; Licensed with the NC Commissioner of Banks Lender License #L-154178; Licensed by the NH Banking Department #17392; MB; Licensed by the NJ Department of Banking and Insurance; Licensed by the PA Department of Banking-Pennsylvania Mortgage Lender License #50501 d/b/a Meadowbrook Financial; RI Licensed Lender #2013291LL; Licensed by the VA State Corporation Commission Lender License #MC-5637.

