

RETIRED SERGEANTS ASSOCIATION, INC. OF THE NYC POLICE DEPARTMENT

THE CHEVRON

OFFICIAL PUBLICATION - JUNE 2026

RSA GOLF OUTING

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BACK COVER



4th Annual

RSA GOLF OUTING



TUESDAY

OCT 6

HARBOR LINKS 9 HOLE LOWER COURSE

1 FAIRWAY DRIVE
PORT WASHINGTON, NY 11050
516-767-4816

730 AM REGISTRATION
730 AM BREAKFAST
900 AM SHOTGUN START
1200 - 300PM BUFFET LUNCH

Golf/Breakfast/Lunch
\$75/PERSON
For Members
\$125/PERSON
For Non-Members

Lunch Only
\$40/PERSON
For Members
\$50/PERSON
For Non-Members

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SEPT 1

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4	_____	_____	_____

Checks should be made payable to **Retired Sergeants Association, NYPD** and mailed along with form to **PO Box 7466 - Wantagh NY 11793 attention Golf Outing**

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From the desk of

the President



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Recording Secretary

Herbert Valdez
Director of Operations

Norman Horowitz
Sergeant At Arms

Jeanette Dice
Director of Health & Wellness

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William Leask*
Patsy Noto
Lawrence Kelly

**deceased*

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Ronald Doda
Michael Kushner
Dominick Petrucci

CHAPLAIN

Msgr. Robert Romano
718.236.8300

LEGAL ADVISOR

Michael Barasch
212.385.8000

GRAPHIC DESIGNER

Jason Siegel

I would like to extend my sincere gratitude to the Sergeants Benevolent Association for their unwavering dedication, tireless effort, and steadfast commitment throughout the Eric Duran case. Their professionalism and resolve in pursuing justice reflect the highest standards of service and integrity. I also want to thank the membership for their generous donations to this important cause—your support plays a vital role and truly made a difference. Together, your hard work and generosity have had a meaningful and lasting impact. We wish Sgt. Eric Duran future success as he faces his appeal. As always the fight is not over.

Congratulations to SBA President Vincent Vallelong and the entire Frontline team on retaining their position for another four-year term. This year is also an election year for the RSA. Elections will be held in the month of November. Nominations shall be submitted to the RSA in writing and shall be postmarked by September 1st of the election year. Nominations must be submitted via US mail and addressed to the attention of the RSA Vice-President. I would like to express that myself and the Executive Board are honored to serve you. As we continue to grow to record numbers, we are always looking for energetic people to assist us in our mission to keep retirees informed.

On April 9, 2026 the RSA was present in the Bronx Court for the sentencing of Eric Duran. I normally don't express my personal opinions but this was one of the worst days in my NYPD career. I'm sure you have all seen the videos of active cops being harassed, followed, and filmed and doxed by social media agitators looking to go viral. On April 23, 2026 the RSA joined the SBA, DEA, and LBA alongside the New York State Safety Alliance on the steps of City Hall to support the "Halo Law" which would establish a 25-foot safety zone. The RSA continues to work closely with

all unions and fraternal organizations to protect retirees and active police officers.

On April 29, 2026 we held our Staten Island General Membership meeting at Oriental Plaza. I'm thankful to the NYPD Pistol License Division for speaking and answering our members' questions. I am so thankful for the relationship we have developed within the department.

On June 24, 2026 the RSA will hold their June meeting we are still trying to secure a location.

On June 25, 2026 @ 9:00AM-5:00PM at Eisenhower Park-Lot #2, Baseline Health Mobile will be on hand to administer Comprehensive Wellness Physicals to our members, please take advantage of the screening.

On June 26, 2026 please join the RSA at the SBA Annual Picnic at Nansen Park, Staten Island. This is a fun day to connect with old friends and bring the kids and grandkids to enjoy all the activities.

On October 6, 2026 The RSA will hold their 3rd Annual Golf Outing at Harbor Links, Port Washington, NY. The cost of golf & lunch is \$125.00 but we will be charging our members only \$ 75.00 as "Give Back" for your support of our organization. We have SOLD OUT the last two years, so book early.

It is truly a pleasure to serve as your President, and I am grateful for the trust and support you continue to show. Together, we have made meaningful progress, and I remain committed to advancing our organization forward with strength, unity, and purpose. I look forward to continuing this work alongside all of you as we build on our successes and face the future with confidence.

Fraternally,
Bobby

GHI ANTHEM SENIOR CARE PLAN

By: Tony Amato, RSA Vice President

GHI/Anthem Senior Care Plan consists of two components:

- GHI, an EmblemHealth company, offering benefits for medical/physician services

AND

- Anthem Blue Cross and Blue Shield offering benefits for services provided at hospital and out-patient facilities.

Medicare eligible retirees and their Medicare eligible dependents must enroll in Medicare (both Part A and Part B) to avoid a reduction of your benefits under this Plan. The 2026 Standard Monthly Premium for Part B is \$202.90. Please refer to the April 2026 Chevron article "Turning 65 – What You Need To Know And Do" regarding Part B Reimbursement.

GHI/Anthem Senior Care members are responsible for the annual Medicare Part B deductible (\$283 for 2026) and the \$50 annual EmblemHealth GHI Senior Care deductible.



Photo by Patty Brito on Unsplash

EmblemHealth GHI Senior Care Component:

EmblemHealth GHI will pay benefits that supplement payments made to you or on your behalf by Medicare for covered services under this Plan. The services must have been covered by Medicare to be eligible for benefits under this Plan. Medicare will generally pay eighty percent (80%) of your covered services. EmblemHealth GHI will pay the twenty percent (20%) balance, less any applicable Copayment.

As you may know, \$15 Copayments for the EmblemHealth-GHI portion of the GHI/Anthem Senior Care Plan were previously suspended by court order. However, in accordance with an updated court order, \$15 Copayments resumed on January 1, 2025.

Copays are limited to one copay of \$15 per provider per date of service.

As of January 1, 2025, Senior Care members will be required to pay a \$15 copay each time they use the services listed below:

- Primary Care Physician Office Visits
- Specialist Office Visit
- Allergy testing/injections
- X-rays
- Laboratory tests
- Complex diagnostic and radiology services
- Radiation therapy
- Urgent Care Services
- Emergency Care (Professional Component)
- Mental Health Care (Outpatient)
- Substance Use Disorder Services (Outpatient)
- Physical, Occupational, and Speech Therapy
- Cardiac Rehabilitation
- Pulmonary Rehabilitation
- Chiropractic Care
- Podiatry Care
- Vision Care

Anthem Blue Cross Blue Shield Senior Care Component:

Anthem Blue Cross and Blue Shield supplements your Medicare coverage for 90 days of inpatient hospital services per calendar year and pays the Medicare Part A inpatient deductible less a \$300 deductible per person per admission (maximum \$750 per year). If a Senior Care member has an extended hospitalization, he/she must use any or all of their 60 Medicare Lifetime Reserve Days, which are covered by Medicare, subject to coinsurance. Anthem Blue Cross Blue Shield covers the coinsurance amount for 60 Medicare Lifetime Reserve Days which may be used after the 90th day in any benefit period.

Anthem Blue Cross Blue Shield also supplements some hospital Medicare Part B coverage, such as ambulatory/surgical procedures, Chemotherapy, Emergency Room Care. Emergency room coverage is subject to a \$50 copay.

GHI/Anthem Senior Care Plan is a Nationwide Medicare Supplemental Plan.

Contact Information:

EmblemHealth

55 Water St.
New York, NY 10041
(800) 624-2414
<http://www.emblemhealth.com/city>

Anthem Blue Cross and Blue Shield City of New York Dedicated Service Center

P.O. Box 1407 Church Street Station
New York, NY 10008-3598
1-800-767-8672
<https://www.anthem.com/mcr/nyc>

OPTIONAL RIDER:

Anthem BlueCross BlueShield: 365 Day Hospital Coverage

Upon exhaustion of Medicare hospital inpatient coverage through the 90th day, Anthem Blue Cross Blue Shield will pay for covered services for a balance of 365 days based on medical necessity. There is no deductible under this rider. For January 2026 the rate for this monthly rider premium is \$3.38. Please note that this rate is subject to change.

The information for this article was obtained from OLR, NYC Health Benefits Program. For additional information or questions regarding retiree health benefits please visit:

<https://www.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>



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UPCOMING NOMINATIONS FOR RSA BOARD

This is a reminder to everyone that elections for the Retired Sergeants Association Board of Officers are to be held in the month of November 2026.

Nominations shall be submitted to the RSA in writing and shall be postmarked by September 1st of the election year. Nominations must be submitted via US mail and addressed to the attention of the RSA Vice-President. The person making the nomination and the person being nominated must both be members in good standing for the current and previous year prior to the date of election. A person being nominated must state their acceptance or refusal at the September meeting; acceptance or refusal may be made in person or telephone or similar communication. Any member interested in being nominated or nominating a member, please contact us for a copy of the election procedure in more detail. I would like to express that myself and the Executive Board are honored to serve you.

WE ARE PROUD TO PRESENT THE CURRENT EXECUTIVE BOARD OF OFFICERS:

Bobby Cotumaccio

President

Maria Valdez

Treasurer

Herbert Valdez

Director of Operations

Tony Amato

Vice President

John Foster

Secretary

Jonathan Schwartz

Recording Secretary

Tony Nostramo

2nd Vice President

Nicholas Canepa

Corresponding Secretary

Jeanette Dice

Director of Health & Wellness

Norman Horowitz

Sergeant At Arms

- Board officers act as a liaison with the SBA Board
- The SBA has confidence that the existing board is dedicated to retirees
- The existing Board functions seamlessly with in the ranks to bring effective communications/assistance to all members
- The Newsletter, Phones, Emails and Website have been improved under the current leadership
- Our President is the SBA Lifetime Representative and attends all SBA meetings
- The current board has a presence in Florida
- The Board is proactive within the NYPD and Fraternal Organizations
- The Board brings a range of professional and business experience to their positions

FOUR LEAF

Scott Ogman

Outside Mortgage Loan Officer

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In Memoriam

SGT. FRANCIS T. WHAELN

End of Watch - 03.13.26

SGT. MICHAEL F. DALY

End of Watch - 03.29.26

SGT. DANIEL J. PALLIS

End of Watch - 04.01.26

SGT. WILLIAM H. KLINKENBERG

End of Watch - 04.10.26

SGT. EDWARD SANTIAGO

End of Watch - 04.24.26

SGT. KENNETH J. MEURY

End of Watch - 05.01.26

SGT. DAVID L. SIMONE

End of Watch - 05.01.26

SGT. DONALD R. SKUZA

End of Watch - 05.07.26



ESTATE PLANNING IN NEW YORK. WHY IT MATTERS AT EVERY AGE.

BY NICOLE J. ZUVICH, ATTORNEY AT LAW

Many people in New York mistakenly believe estate planning is only for the wealthy or for seniors nearing retirement. In reality, estate planning is one of the most important legal and financial tools available to adults of every age and income level. Whether someone is a young professional renting an apartment in Manhattan, a newly married couple on Long Island, a parent with minor children, or a retiree protecting lifelong assets, a proper estate plan provides clarity, protection, and peace of mind.

At its core, estate planning is about maintaining control — over your finances, your healthcare decisions, your family's future, and the legacy you leave behind.

ESTATE PLANNING IS MORE THAN JUST A WILL

A comprehensive New York estate plan typically includes several documents, each serving a distinct purpose:

- A Last Will and Testament
- Durable Power of Attorney
- Health Care Proxy
- Living Will
- Trusts, where appropriate
- Beneficiary designations and asset coordination



These documents work together to ensure that an individual's wishes are carried out both during life and after death.

Without proper planning, critical decisions may be left to the courts, creating unnecessary expense, delay, and stress for loved ones.

WHY YOUNG ADULTS NEED ESTATE PLANNING

One of the biggest misconceptions is that younger adults do not need estate planning because they do not yet have substantial assets.

However, every adult over the age of 18 should consider basic estate planning documents.

If a young adult becomes incapacitated due to illness or accident and has no Health Care Proxy or Power of Attorney, family members may face significant legal obstacles in making medical or financial decisions on

their behalf. Parents are often surprised to learn that once a child turns 18, they no longer automatically have legal authority to access medical information or handle finances.

For younger individuals, estate planning can also:

- Designate who receives assets or personal property
- Protect digital assets and online accounts
- Address guardianship for future children
- Establish healthcare wishes in advance

ESTATE PLANNING FOR FAMILIES

For parents with minor children, estate planning becomes even more critical. A properly drafted Will allows parents to nominate guardians for their children in the event of an unexpected tragedy. Without clear instructions, guardianship decisions may ultimately be determined by the court. Families should also consider whether trusts are appropriate to:

- Protect inheritances for children
- Avoid unnecessary probate complications
- Manage assets responsibly over time
- Protect beneficiaries from creditors or poor financial decisions

Estate planning also helps blended families address unique concerns involving remarriage, stepchildren, and asset distribution.

REAL ESTATE CLOSINGS, WILLS OR LIVING WILLS

These stipends are available to active and retired lifetime members, who reside in the Geographical Area of Employment.

The maximum stipend available for a will is \$200 and includes one stipend per household, per event every four years.

The maximum stipend available for a Real Estate Closing is \$700 and includes one stipend per household, per event every four years. (The property must be your “primary residence” and be in the Geographical Area of Employment.)

PROTECTING ASSETS AND AVOIDING PROBATE

In New York, assets that pass through probate can become subject to delays, court oversight, legal fees, and public proceedings. Many individuals seek estate planning strategies that minimize probate and simplify asset transfers to loved ones.

Trust planning, beneficiary coordination, and proper titling of assets can help streamline administration and preserve family privacy. For business owners, professionals, and property owners, estate planning also helps ensure continuity and protection of hard-earned assets.

PLANNING FOR INCAPACITY

Estate planning is not only about death — it is equally about planning for life’s unexpected events.

Illness, injury, or cognitive decline can happen at any

age. A Durable Power of Attorney allows a trusted person to manage financial matters if someone becomes unable to do so independently. A Health Care Proxy designates an individual to make medical decisions when necessary.

Without these documents, loved ones may be forced to pursue costly and emotionally difficult court proceedings to obtain authority to act.

ESTATE PLANNING FOR FAMILIES

As individuals age, estate planning often intersects with elder law planning.

This may include:

- Medicaid planning
- Asset preservation strategies
- Long-term care planning
- Planning for nursing home or assisted living costs
- Protecting a surviving spouse

Advance planning is essential because many strategies

are most effective when implemented before a crisis occurs.

ESTATE PLANNING PROVIDES PEACE OF MIND

Ultimately, estate planning is an act of responsibility and care. It protects loved ones from uncertainty and conflict while ensuring that personal wishes are respected.

No matter a person’s age or financial status, having even a basic estate plan in place is far better than having none at all. Life is unpredictable, and thoughtful planning today can prevent significant hardship tomorrow.

In New York, working with an experienced estate planning and elder law attorney can help individuals and families create a plan tailored to their specific needs, goals, and stage of life. We have three locations: Babylon, Garden City and Manhattan.

400 West Main Street Suite 332
Babylon, NY 11702
Tel: 631-840-0100 | Fax: 631-840-0084

MEDICARE ELIGIBLE MEMBERS IN REGARDS TO NON-COVERED INJECTABLES



Essence Rx Inc. is committed to advocating for RSA members by providing personalized pharmacy care, competitive pricing for cash-paying patients, assistance with manufacturer savings programs when available, and dedicated support navigating prescription coverage. Our knowledgeable and compassionate staff work closely with patients to ensure the highest level of service, accessibility, and healthcare support.

Located at 871 Elton Avenue in the Bronx, NY, Essence Rx Inc. is an independently owned pharmacy offering a personalized approach to healthcare. We accept all major insurance plans, including Workers' Compensation and No-Fault claims, helping injured individuals access medications with less stress and delay. We provide delivery services throughout New York and ship prescriptions nationwide when appropriate. Known for exceptional customer care, Essence Rx offers prescription medications, over-the-counter products, medical supplies, medication therapy management, medication synchronization programs, immunizations including flu shots, and tailored pharmacy solutions designed to improve adherence and patient outcomes.

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Phone number 212-871-5300

Fax # 212-871-5311



CANADIAN MEDICINE

Many of our members continue to pay more at the counter for certain medications due to the rise in the cost of prescription Brand drugs. The RSA is aware of this and is currently working closely with SBA Health and Welfare Fund to assist our members in this area.

The SBA Canadian Prescription Drug Program, which had resulted from suggestions and input from our members, is a way to help curtail members' out of pocket costs and reduce the amount being applied to their annual benefit maximum. This program has been in existence for quite some time, but many may still not be familiar with it. Members utilizing this program MUST first contact Hugh Barry at the SBA via email at healthandwelfare@sbanyc.org for the program's guidelines, approval for the Brand drug they are looking to obtain, and the process for reimbursement from the SBA Health & Welfare Fund. Please be aware that members are still responsible for all applicable copays.

To validate this program, I personally contacted various Canadian internet pharmacies and inquired what was needed to obtain pricing and medication. The results were the same for all the pharmacies I contacted. After a few easy prompts, I was transferred to a representative who began to explain their process on how to obtain pricing

and medication. The process varied slightly from one pharmacy to another, so I suggest contacting them directly or go online to their website. There are numerous Canadian internet pharmacies, for a list, members can visit the Canadian International Pharmacy Association (CIPA) at <https://www.cipa.com/>. CIPA is a Canadian association of licensed, retail pharmacies. According to their website, they sell safe and affordable prescription drugs made by the leading name-brand manufacturers at prices up to 80 percent less than U.S. pharmacies. The two most utilized Canadian internet pharmacies by SBA members are True Value Pharmacy 800-845-3960

and CanAm Discounts 954-746-6390. The RSA does not recommend any specific Canadian internet pharmacy and suggest you conduct your own research/investigation when choosing a Canadian internet pharmacy.

In closing, if you are considering utilizing this program benefit, I strongly recommend that you contact the SBA to see if this is right for you. As a reminder, all medications MUST be pre-approved by the SBA Health & Welfare Fund prior to being eligible for reimbursement.



Legislative CORNER

– By Mike Fahy –



There has been a lot going on regarding healthcare and Medicare.

The City Council bill has not been introduced and may be introduced on the Council floor this month or early next month. Once it is introduced, we will send out information on the bill and any requested action that may be needed.

The health protection state legislation has finally been introduced in the Senate, and the bill number is S9945 sponsored by Senator Assabbo. The assembly bill has been submitted but we still do not have a number. All state legislation has been delayed due to budget conferences which we hope will be completed soon. In the meantime, we have sent out requests for contacting NYS Senators regarding support for the senate bill.

We continue to work with the NYC Organization of Public Service Retirees and coordinate our efforts with Marianne Pizzitola. We will keep you up to date on information and action as it becomes available.

There was a recent article that quoted the federal Medicare chief Chris Klomp that they were considering a default enrollment into Medicare Advantage for new Medicare eligible applicants.

Type the titles below into your computers internet search bar to see the articles.

Medicare considering automatic Medicare Advantage enrollment | STAT

Trump officials consider auto-enrolling seniors in Medicare Advantage - what it means for you

We met with Representative Malliotakis along with RSA President Bobby Cotumaccio and are waiting for feedback from Medicare. We will keep you informed on information when it is received.

Remember please keep an eye on your emails for the help that we will need soon.

APRIL MEETING RECAP

On April 29th, 2026, the RSA held its General Membership meeting at Oriental Plaza in Staten Island. Once again we had many guest speakers to inform our membership of important issues which affect us retirees.

The NYPD Pistol License Division Lt. Carmelo and Sgt. Hernandez addressed our membership and answered many questions which involved the renewal of retirees carry licenses and discussed the ongoing efforts to reduce the back log at the Division.

Errol Ogman, SBA Health & Welfare Fund Administrator and Don Kipp, SBA Health & Welfare Secretary informed the membership on important health benefits. They discussed Dental and Vision Benefits, along with Medicare issues, and the numerous lawsuits, and Court decisions. The Co-Payment Court case is now in Mediation. The city has to send out new Cards with the proper information listed on it. There are potential changes to the Pre-Medicare Retirees and Post Medicare Retiree Benefits that are coming. Also mentioned was that the Lehigh Valley Healthcare system is no longer considered "In Network" in regards to Medical Benefits. They are "Out of Network" as of April 26th, 2026. NYC was not funding benefits for LODD Widows. There was a major push from the Unions, and now the widows are covered. NY Columbia-Presbyterian will now be out of Network, as of May 1st, 2026. There was mention of certain CPT codes used by various plan Dentists who have been billing for certain modalities. Not covered is "Oral Hygiene Instruction/Nutrition".

Michael Barasch and Rich Allies of Barasch & McGarry 9/11 Attorney, spoke to the membership about after three years of advocacy, Congress has finally passed a bill that assures long-term funding for the World Trade Center Health Program. This funding ensures continued access to free monitoring, treatment, and cancer screenings for years to come. They also emphasized early detection is so important, so please continue to monitor your health.

We also had many RSA items for sale, please see our Commemorative 9/11 Challenge Coin which is available by mail.

I must thank SBA President Vinny Vallelong for making himself available to all our members. I'd like to extend my sincere thanks him for his steadfast support of our organization and his unwavering commitment to the Retired Sergeants Association. His leadership and dedication continue to make a meaningful difference, and his advocacy on behalf of those who have served is truly appreciated. The entire SBA Board has been a tremendous asset to me.

And a delicious lunch was served.



Illustration by Norebbo.com

JetBlue Airlines has generously donated two (2) round-trip vouchers to anywhere JetBlue flies. The tickets are one (1) for \$10.00 or three (3) for \$25.00. If you wish to participate in this raffle, cut out and return ticket(s) with a check or money order made out to the Retired Sergeants Association and mail to:

P.O. BOX 2507 Riverview, FL 33569

For additional raffles, please copy this page and follow the above directions. The drawing will be held in June, 2026.

RAFFLE TICKETS 1 FOR \$10 3 FOR \$25  jetBlue	NAME: _____
	ADDRESS: _____ _____
	PHONE: _____
	DRAWING: JUNE 2026 <small>Winner need not be present to win. Vouchers donated by JetBlue</small>

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	ADDRESS: _____ _____
	PHONE: _____
	DRAWING: JUNE 2026 <small>Winner need not be present to win. Vouchers donated by JetBlue</small>

RAFFLE TICKETS 1 FOR \$10 3 FOR \$25  jetBlue	NAME: _____
	ADDRESS: _____ _____
	PHONE: _____
	DRAWING: JUNE 2026 <small>Winner need not be present to win. Vouchers donated by JetBlue</small>

IMPORTANT TRAVEL TIPS

by Theresa Manfra-Canepa

Traveling should be exciting and stress-free. Whether you are taking a cruise, flying overseas, or planning a family vacation, being prepared before you leave home is one of the most important parts of a successful trip. Having the proper identification, protecting yourself with travel insurance, and packing important items correctly can save time, money, and frustration.

For U.S. citizens, a valid passport is essential for most international travel. A passport serves as your official identification and proof of citizenship when entering or returning to the United States. Even many cruises now require passports, especially if an itinerary changes unexpectedly due to weather or emergencies. Without one, travelers can face delays, denied boarding, or difficulty returning home.

To apply for a U.S. passport, first-time applicants must complete Form DS-11. Applications can be submitted at approved passport acceptance facilities such as post offices, libraries, and county clerk offices. Applicants must provide proof of U.S. citizenship, a valid photo ID, passport photos, and payment for fees. Processing times vary, so travelers should apply several months before departure.

Helpful passport websites for U.S. travelers:

U.S. Department of State
Passport Information
travel.state.gov

Passport Appointment Locator
iafdb.travel.state.gov

Beginning May 7, 2025, travelers flying domestically within the United States must have either a REAL ID-compliant driver's license or another approved identification such as a passport.

Travel insurance is another extremely important part of travel planning. Many travelers spend thousands of dollars on vacations, cruises, tours, and flights. Unexpected illnesses, weather events, injuries, or family emergencies can force cancellations or interruptions. Travel insurance can help protect your investment and may provide coverage for trip cancellation, medical emergencies, emergency evacuation, lost luggage, travel delays, and more.

Medical coverage while traveling internationally is especially important because many U.S. health insurance plans, including Medicare, may not provide coverage outside the United States. Emergency medical transportation from another country or from a cruise ship can cost tens of thousands of dollars without insurance.

Packing properly for a flight or cruise is equally important. Always carry medications in your carry-on bag, never in checked luggage.

Delayed or lost bags can leave travelers without critical prescriptions.



Important items to carry onboard a plane or ship include:

- Passport and ID
- Travel insurance info
- Prescription medications
- Cell phone charger and portable battery
- Glasses or contact lenses
- Wallet and credit cards
- A change of clothes
- Important travel docs
- Small toiletries
- Emergency contact info

It is also smart to pack valuables, electronics, jewelry, and important documents in your carry-on luggage rather than checked bags.

Bring medications in their original labeled containers and carry copies of prescriptions if possible.

Theresa Manfra-Canepa
Travel Advisor

- 🌐 www.traveltheresa.com
- ✉ Tmanfracanepa@cruiseplanners.com
- ☎ 718-986-7250
- 📧 @Travel.Theresa
- 📘 [TravelTheresa.com-cruiseplanners](https://www.facebook.com/TravelTheresa.com-cruiseplanners)

How to Protect Yourself from Physical Attacks

by Larry Kelly, Past President

Seniors in New York City and the surrounding suburbs face unique safety challenges - from crowded transit systems to isolated suburban areas and, in some cases, even within care facilities. Recent incidents across the region highlight the importance of awareness, preparation, and strong community support. There have been many recent assaults on seniors.

WHAT THESE INCIDENTS REVEAL

Across NYC and the suburbs, seniors face risks in three key environments:

- *Transit systems - especially subway platforms and stairways.*
- *Public streets and commercial areas.*
- *Care facilities and residential buildings.*

The common factor is vulnerability combined with isolation. Attackers often target seniors who appear distracted, alone, or physically limited.

But seniors are far from powerless and the following strategies significantly reduce risk.



HOW SENIORS CAN PROTECT THEMSELVES

1. STRENGTHEN SITUATIONAL AWARENESS

NYC's pace demands heightened awareness. Stay alert on subway platforms; stand several feet from the edge.

Avoid empty train cars - choose cars with other riders.

Keep your phone away while walking; distraction is a major risk factor.

In suburban areas, stay alert in parking lots and near building entrances.

2. CHOOSE SAFER ROUTES AND TRANSIT OPTIONS

Stick to well-lit avenues and busy streets.

Avoid isolated shortcuts, alleys, or quiet side streets. Travel during daylight when possible.

At night, consider taxis, rideshare, or Access-A-Ride instead of long walks or late-night trains. Strategies significantly reduce risk.

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3. IMPROVE BALANCE, MOBILITY & CONFIDENCE

Better mobility reduces vulnerability.

Tai chi, chair yoga, and senior fitness classes improve balance.

Light strength training helps with grip-breaking and stability.

Senior centers and YMCAs offer low-cost programs.

4. LEARN SENIOR-FRIENDLY SELF-DEFENSE

There are excellent programs tailored to older adults. Look for classes that teach:

- *How to break free from wrist grabs.*
- *How to use your voice to deter attackers.*
- *How to use leverage instead of strength.*
- *How to strike vulnerable areas if necessary.*

Local police precincts, community centers, and Krav Maga studios often offer senior-specific workshops.

5. CARRY LEGAL, EASY-TO-USE SAFETY DEVICES

Many retired police officers are licensed and do carry firearms, but when it comes to carrying in NYC there are regulations against carrying firearms and it is easier not to carry one at all. In place of carrying a firearm, here are some of NYC-appropriate options include:

- *Personal alarms - extremely loud and legal everywhere*
- *Tactical flashlights - useful in dark hallways and sidewalks and can be used as a defensive weapon.*
- *Walking cane - can double as defensive tools*

- *Pepper spray - legal in NY when purchased from licensed dealers.*

Choose something you can comfortably carry and confidently use.

6. STRENGTHEN HOME & BUILDING SECURITY

In NYC apartments:

- Use peepholes or video doorbells.
- Keep doors locked at all times.
- Avoid buzzing in unknown visitors.
- Report broken lights or locks immediately.

In NYC and suburban homes:

- Install motion-activated lights.
- Trim shrubs to eliminate hiding spots.
- Use deadbolts and reinforce sliding doors.

7. STAY CONNECTED

Remember that isolation increases risk. Check in regularly with family or neighbors. Join senior programs through senior organizations, or local community centers.

Use phones with SOS features and consider a medical alert system with GPS.

8. KNOW HOW TO RESPOND IF CONFRONTED

Stay calm and create distance. Move toward crowds, stores, or transit staff.

Use your voice - yelling "STOP!" or "BACK OFF!" draws attention.

If grabbed, use simple, practiced techniques to break free. **Prioritize escape over confrontation.**

By Jose Santiago - Ret. Sgt.



I am so grateful to POPPA for helping me to be as healthy, mentally and physically, as I was when I came on the job.

-21 year NYPD veteran



POPPA (Police Organization Providing Police Assistance) is a volunteer police support network committed exclusively to providing a confidential, safe and supportive environment for active and retired police officers. Operating 24 hours a day every day of the year, POPPA assists officers in coping effectively with stress related to personal life stressors and stress related to the law enforcement profession. We are dedicated to preventing and reducing PTSD (Post Traumatic Stress Disorder), marital/ relationship problems, substance/ alcohol abuse, and suicide, utilizing peer support officers and a professional mental health network.

Retired police officers can avail themselves to our services. Sometimes it is just a need to reconnect with another person who can identify with the uniqueness of law enforcement. We have a trained team of dedicated retired Peer Support Officers who are passionate about supporting the POPPA mission.

We have grown to a team of over 100 retirees in the New York area and nine states including Florida, Nevada, North and South Carolina.

Whether active or retired, POPPA is the safe and confidential support system available to get you through your situation. Contact us: 800-599-1085



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NYPD PISTOL LICENSE RENEWAL INSTRUCTIONS: NYC RESIDENTS

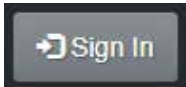
ALL RENEWAL APPLICATIONS MUST BE SUBMITTED ONLINE AT:

[HTTPS://LICENSING.NYPDONLINE.ORG](https://licensing.nypdonline.org)

INSTRUCTIONS TO RENEW YOUR APPLICATION ON THE WEBSITE:

YOU DO NOT NEED A PIN NUMBER. DO NOT REGISTER OR REDDEN AN INVITATION CODE.

1. Copy the link above to get to the License Division website. Locate the Sign In icon in the upper right





hand corner. Click the icon.

2. You have already created an account in the past. This is only done once. DO NOT create a new account.

3. Log in with your USERNAME and PASSWORD. Your USERNAME will be the email address you initially registered with. If you do not remember your password, click the "Forgot Your Password?" button and follow the steps to reset it. Your new password must be at least 9 characters with one number, one symbol and one capital letter.

4. Locate the icon on the top right corner of the page. The icon may also contain your name and/or photo.

5. Once you are signed in, click on 

6. The website will ask if you are renewing an existing license. Answer "Yes". Then click the  magnifying glass icon. The website will locate your license #. Click "select" and begin your renewal.



If you need further assistance, email us at: DG_Lic-HandgunRenewals@NYPD.org or call the License Division Renewal Unit at 646-610-5872. At this time, we are not accepting walk-ins.

NOTE:The Pistol License Division was present at our April General Membership meeting to answer the membership questions.

Question: Can I buy and sell a firearm if my permit is expired and in the process of being renewed?

Answer: Yes, you should have received an email when your renewal application was received by Pistol License which states that the email covers you while your application is be processed and you are sent your new license. To sell a firearm you must obtain the control number from Pistol License.

Question: Do I need the 18 Hour Course when I renew?

Answer: A current HR 218 card must be valid.

Question: How often can I purchase a firearm?

Answer: You may purchase a firearm every 90 days from your date of last purchase.

NEW RSA COINS AVAILABLE!

This Retired Sergeants Association commemorative 9/11 challenge coin stands as a lasting tribute to the courage, sacrifice, and unity shown on September 11, 2001. It honors the memory of those we lost and the bravery of the first responders who answered the call without hesitation. May it serve as a symbol of resilience, brotherhood, and our enduring commitment to never forget and the remembrance of 25 of years.



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9/11 DIDN'T END ON 9/11.

69 cancers and many respiratory illnesses have been linked to 9/11 toxins. Anyone who participated in the rescue and recovery operations in Lower Manhattan on 9/11, or during any part of the eight months that followed, may be eligible for **compensation and free lifetime health care.**



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The RSA is pleased to offer three (3) \$1,000.00+ scholarship awards to graduating high school students who are furthering their education in 2026. As in every year, the awards are enhanced by our 50/50 Scholarship Raffle and on occasion, generous donations from RSA members. We will be awarding three scholarship in the amount of \$ 7225.00.

To be eligible, candidates must be a child, stepchild, or grandchild, of an RSA member in good standing for 2024, 2025, 2026. Candidate must be a 2026 High School graduate who is enrolled in an institution of further education (i.e. College, University, Trade School). The course of study must be for a minimum of one (1) year. Sergeants who retire in 2025 and 2026 and join the RSA in the same year are also eligible. Please complete the application below and forward it with a copy of the letter of acceptance from the school to: **Second VP Anthony T. Nostramo, 6 Redwood Drive, Dix Hills, N.Y. 11746.**

Please do not send it certified, we will not pick it up at the Post Office. Regular U.S. mail reaches us. Winners drawn by lot in June 2026. Questions should be directed to Second VP Anthony T. Nostramo at 917-750-6486.

Member's Name: _____

Student's Name: _____

Student's Address: _____

City/State/Zip: _____

DOB: _____ Student's Phone #: _____ Student's Email: _____

College/School: _____

Freshman Yr Starts: _____ Member's Phone #: _____

Student Relationship (circle one) FATHER MOTHER STEP-PARENT GRAND-PARENT

APPLICANT MUST ATTACH ACCEPTANCE LETTER FROM COLLEGE/SCHOOL IN ORDER TO BE CONSIDERED.