



MBPD Retiree News

“Unity is Strength for a Better Retirement”

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September 2011 Issue

Special Dates in September...

- Labor Day (5th)
- 10 Year Anniversary of 9-11 Attacks
- Grandparent's Day (11th)
- 1st Day of Autumn (23rd)
- Rosh Hashanah begins at sunset (28th)

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Sam's Corner - "A Collection of Disorganized Thoughts"

Hello my readers and welcome to my corner, where contrary to popular belief my thoughts not always disorganized, but sometimes they are just plain bizarre. We are deep into hurricane season and here in South Florida (as of press time), we dodged a bullet. We are supposed to be the ones getting the hurricanes, not the northeast. But that's what happened recently, and I hope that our members living in those areas (I'm sure there are some) were not affected too badly. I'd like to think it's slowing down, but the hurricane gods are churning them out like crazy. Let's keep our fingers crossed.

Throughout history, there are always major events and catastrophic disasters. When they occur, if they are of significant enough nature, we will remember where we were and exactly what we were

doing when they happened, or when we became aware of them. There is no doubt that some of you reading this newsletter right now know what you were doing when Pearl Harbor was bombed, or when the Japanese surrendered World War II. I was only four years old when President John Kennedy was assassinated, but I was old enough to recall when his brother Robert was murdered.

I recall sitting around a black and white 12" television with my family when Neil Armstrong finally stepped on the moon in 1969 at about 1 am, and said those now immortal words- "That's one small step for man, one giant leap for mankind." I'm trying to get this all from memory, not referring to the internet as I sometimes do, because I truly want to see how much I can remember as far as

dates. When the Challenger space shuttle exploded in, well, I can't remember the year and I refuse to look it up, I was driving at Northeast 4th Avenue and 163rd Street in North Miami Beach and saw all these funny clouds in the sky. It just didn't look right, so I turned on my radio and found out what had happened. It was sad.

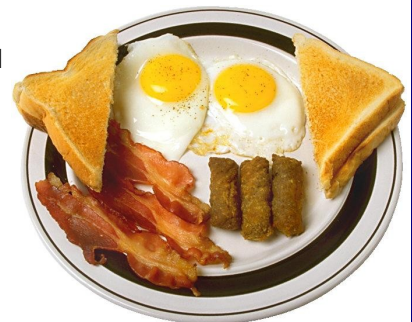
Do you remember what you were doing when America was attacked on September 11th, 2001? This year marks the 10th anniversary of the September 11th attacks. I've been watching the specials on cable regarding the attacks and the rebuilding effort and I'll have to admit, it hasn't gotten any easier. Watching the news footage, the interviews with families and emergency workers who were there and survived, but who lost many, many friends and colleagues is still tough to

Vinny's Breakfast

On August 12, 2011 a breakfast was held at Blue Moon Diner in Cooper City with 17 people attending.

Retirees attending were Vinny Aprile, Don Freeman, Alan Skolnick, Bobby Bauer, Carl Ward, Pat Ryan, Carlos Devarona, Tony Sammarco, Jason Psaltides, Charlie Losey, Wally Neumann, Cathy Tighe, Billy O'Neil, Rick Loneragan and his

wife, Sandra, and active Officers Pat Quinlan and Ray Chambers.



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watch. Invariably, it brings tears to my eyes, but I still HAVE to watch. I can't break away because it's still too real. And, the reality of it is that the hatred that spawned the attacks is still there, and still very real. It will NEVER go away...And, there's really nothing we can do about it, except to be vigilant.

One thing that really pisses me off (forgive the mild profanity) is that right after it happened, all of a sudden we were all very nice to each other, and people were very patriotic. Remember everyone driving with their lights on, and buying those American flags on the street to display on their cars? By the way, most of those flags were sold by illegal immigrants on street corners looking to make an easy buck; folks who, and you may disagree with me on this could give a crap about Americans in general. Sorry, just my opinion.

That didn't last too long because many people, unless they were directly affected have very short memories. Let me tell you, this is not something that should EVER be forgotten. I will say this, right after this happened, someone (no doubt a firefighter) tied a pair of firefighter boots with an American Flag to the overpass at...I think Miramar Parkway and I-75. To this day, they are still there, unmolested. It should be there forever.

When 9-11 happened, I was in one of the

2nd floor training rooms at 1100 Washington Avenue. We were having a Hostage Negotiation Team training class. We were set to go to Jackson Memorial Hospital to meet with a Staff Psychologist who was going to talk to us about common mental problems

and how do deal with mentally ill people. Officer John Griffin, assigned to the training unit stuck his said in and said something like- "Hey guys, I just want you to know, they just flew a jet into the World Trade Center." The last thing on my mind was a terrorist attack. I figured maybe a malfunctioning plane or a bad pilot. I thought it was a joke. It wasn't..

We piled into the office and glued ourselves to the television. As we watched both towers eventually cave in, we also became aware of the other planes that had crashed. I suddenly realized that life would never be the same again for any American, and unfortunately I was right. Not that there was ever a honeymoon, but if there was, it was certainly over now.

As we caravanned to the hospital to meet with the doctor, an eerie feeling came over me. First of all, it was a weekday. We were aware that all air traffic had ceased. The absence of anything in the air was very conspicuous. We met with the doctor and had our training, and then we were notified that the afternoon shift was being called in early and that we were sort of on "alert". I was set to get a lot of overtime, but this was certainly overtime I could have done without. So, that's where I was, where were you?

Switching gears as they say, just want to say that the other night at about four in the morning, a Miami Beach Police Officer arrested a drunk driver. Other officer responded to a disturbance call and successfully broke up a fight, while another

investigated a traffic accident. Well, what's the big deal? We've all done that. The big deal is that nobody cares. They were all doing their jobs. Nobody noticed because they didn't screw up. They weren't drunk, they weren't riding around with broads, and they weren't

mucking it up on camera at some bar. They were doing when they were supposed to be doing.

The news media just loves to kick people when they are down. They have been doing this for years and it's pretty much common knowledge that the public loves it. I guess it gets "ratings", whatever the heck that is. That goes for the Miami Beach Police, which has been highly scrutinized ever since the ATV incident. One of the active members told me this week that now, everything is classified as either "PJ3" (Post July 3rd) or "BJ3" (Before July 3rd), meaning that the department has made so many drastic changes in rules and the morale has been so adversely affected, that they attribute those intense changes as to whether or not they can be linked to before or



after July 3rd, 2011, the date of the drunken ATV crash. Do you believe it??

So, what's making the news these days? And, why has this particular incident been classified as a "PJ3" fiasco? Some immature fool by the name of Solange Knowles, the sister of a famous singer, Beyonce (I really don't know who these people are, but I've heard of Beyonce) decided that she was going to try to get into a night club with a big inflatable banana. The bouncers wouldn't allow it, so I guess she jumped up and down and made a stink about it, prompting a response from an off-duty officer.



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Now, of course I was not there, and I really can't say for sure what happened, but even if he pulled out his knife and offered to deflate the banana, it would still be sort of funny. She didn't take it that way and apparently decided to let the world know that some rogue Miami Beach Police Officer pulled a knife on her and her life was in grave danger. Are you kidding me? If it were me, I probably would have gotten into a world of trouble, because I would have offered to keep that thing inflated and stick it somewhere else, I'm sure she would have had the room for it.

Now of course, an investigation. A huge waste of time, money and effort. For what? A big banana. Is this what it's come to? Let's make this clear, I do not envy our active duty MBPD Officers, they are up against a lot these days largely through no fault of their own. The intense pressure on them is unwarranted and unreasonable. I stay in touch with many of them and the consensus is that they feel that the morale is the worst it's ever been. I don't know about that, but it could be true. Let's pray they remain safe AND sane!

Hope you guys and gals had a great Labor Day Weekend and don't forget some notable dates this month. Labor Day of course, Grandparents Day on the 11th as well as the 10th anniversary of the 9/11 attacks, the first day of autumn is on the 23rd, and Rosh Hashanah begins at sunset, September 28th. Have a good one and stay safe.



Tighe's Corner... Brought to you UNEDITED!

WOMAN DRIVERS- TWO STORIES

I WONDER HOW MANY OFFICERS HAVE EXPERIENCED WHAT HAPPENED TO ME AND ONE OTHER OFFICER THAT I KNOW OF (MANNING, WHO LEFT THE DEPARTMENT EARLY). I STOPPED A WOMAN DRIVER ON A TRAFFIC STOP VIOLATION ON THE VENETION CAUSEWAY. I TOOK HER LICENSE, WENT TO THE REAR OF THE CAR AND WROTE A SUMMONS. I RETURNED TO THE DRIVERS SIDE, ONLY TO FIND HER PEACEFULLY QUIET AND DEAD.

DEATH DICK IZZO ALSO KNOWN AS 1220 DIED ON JULY 23RD. HE WAS BORN APRIL 2, 1935 IN BROOKLYN, MARRIED LOLA ON APRIL 28 1959. THEY HAVE TWO SONS, FIVE GRANDCHILDREN AND TWO

GREAT GRANDCHILDREN. HE SERVED THE BEACH

FROM 1962 to 1989, RETIRING AS A SERGEANT. AT HIS SERVICES, WHICH WAS HELD AT THE MIRAMAR LUTHERAN CURCH, A SEVEN PAGE PHAMPLET WAS DISTRIBUTED. IT IS THE BEST I HAVE EVER SEEN. ON COVER IS A PICTURE OF DICK STANDING IN FRONT OF AN AMERICAN FLAG. INSIDE WERE RELIGIOUS HYMNS AND PRAYERS FOR THE SERVICE. THEN THERE WERE TWO PAGES LISTING DICK'S HONORS. TAKEN FROM THOSE PAGES, DICK WAS THE FIRST 'OFFICER OF THE YEAR' IN 1965 AND AGAIN IN 1977. PLUS HE WAS 'OFFICER OF THE MONTH' NUMEROUS TIMES. HE WAS PART OF UNDERCOVER OPERATION NAMED 'OSARU' (OUR STOLEN PROPERTY RECOVERY UNIT.) WHICH RECEIVED

NATIONAL RECOGNITION. HE RECEIVED A DISTINGUISHED SERVICE AWARD FROM THE ELKS CLUB, A MEDAL OF VALOR FROM THE MBPD AND OTHER AWARDS AND COMMENDATIONS.

THIS AND THAT WHILE HAVING LUNCH AT JASON'S DELI, (RECOMMEND), GARY BERGERT APPROACHED. GARY SERVED FROM 1969 -1995 HE WAS MARRIED TO STAN MARCUS DAUGHTER. STAN WAS ONE OF FIVE FIREMEN WHO TRANSFERED TO THE POLICE. STAN DIED OF A HEART ATTACK WHILE PLAYING HANDBALL AT FLAMINGO PARK. GARY NOW WORKS ON MEDCARE FRAUD.

Important Information about Medicare and the Miami Beach Fraternal Order of Police Insurance Trust Fund

Many of our active and retired members are unclear about how Medicare relates to our plan. This memorandum is intended to answer the following questions:

What are the basic components of Medicare?

How do I receive/qualify for Medicare coverage?

How does our plan coordinate with Medicare coverage?

What are the basic components of Medicare?

Medicare provides coverage of basic medical services, including care in hospitals and other settings, physician services, diagnostic tests, preventive services, and an outpatient prescription drug benefit.

Part A: Provides coverage for inpatient care in hospitals and short-term stays in skilled nursing facilities, hospice care, post-acute home health care, and pints of blood received at a hospital or skilled nursing facility.

Part B: Provides coverage for outpatient services, such as outpatient hospital care, physician visits, other medical services including preventive services such as mammography and colorectal screening. Part B also covers ambulance services, clinical laboratory services, durable medical equipment, kidney supplies and services, outpatient mental health care, and diagnostic tests such as x-rays and MRIs.

Part D: Provides coverage for outpatient prescription drug coverage through private health plans.

Despite the benefits described above, there are significant gaps, deductibles, limitations, and coinsurance requirements under Medicare.

How do I receive/qualify for Medicare coverage?

You can qualify for Medicare in one of three ways:

1. If you are an individual age 65 or older who earned 40 quarters of Medicare-covered employment you will automatically be enrolled in Medicare Part A at no cost to you.
2. If you are under age 65 with permanent disabilities and receive Social Security Disability Insurance pay-

ments for 24 months, you will automatically be enrolled in Medicare Part A at no cost to you.

3. If you are under age 65 with End Stage Renal Disease (ESRD) and meet Medicare's guidelines for coverage, you will automatically be enrolled in

Medicare Part A at no cost to you.

While Medicare Part A is free for those who qualify, Medicare Part B and Medicare Part D are not free. The standard Medicare Part B monthly premium is \$115.40, but this premium could be slightly higher or lower depending on your income. Medicare Part D premium can range from \$30 to \$50 a month depending on which private plan is selected.

How does our plan coordinate with Medicare coverage?

Medicare is your primary health insurance coverage and will pay first, if:

1. You are 65 or older and are covered under this plan as a retiree or
2. You are under 65, Social Security disabled and were the subscriber or
3. Have received Social Security Insurance benefits for over 30 months due to End Stage Renal Failure.

The Miami Beach FOP Health Trust Fund is your secondary health insurance coverage and will pay second (after Medicare payments have been applied). However, if you desire full and comprehensive coverage, **you must purchase Part B coverage**. Our plan assumes you purchased Part B coverage and will pay accordingly (typically only 20% of the expenses that Part B covers). It is **not necessary to buy Part D coverage**.

We know the City of Miami Beach did not pay into either Social Security or Medicare for those of you hired prior to 1986. We also know many of you upon reaching age 65 do not have 40 quarters of Medicare-covered employment. If you are one of these individuals, **it is not necessary to purchase Medicare Parts A or B** as our plan will continue to be your primary health insurance coverage.

**Important
Information**



No Nursing Home For Us!

Submitted by Joan Ochoa

With the average cost for a nursing home at around \$188.00 per day, there is a better way to be taken care of when we get old and feeble. I've already checked on reservations at the Holiday Inn.

For a combined long term stay, the senior discount is \$59.23 per night. Breakfast is included, and some have happy hours in the afternoon. That leaves \$128.77 a day for lunch and dinner in any restaurant we want, or room service, laundry, gratuities, and special TV movies. Plus, they provide a spa, swimming pool, a workout room, a lounge, and washer-dryer, etc.. Most also have free toothpaste and razors, and all have free shampoo and soap.

\$5.00 worth of tips a day and you'll have the entire staff scrambling to help you. They'll treat you like a customer and not a nursing home patient. There's a city bus stop out front, and seniors ride for free. The handicap bus will pick you up (if you fake a decent limp).

To meet other nice people, call a church bus on Sundays. For a change

of scenery, take the airport shuttle bus and eat at one of the nice restaurants there. While you're at the airport, fly somewhere. Otherwise, the cash keeps building up.

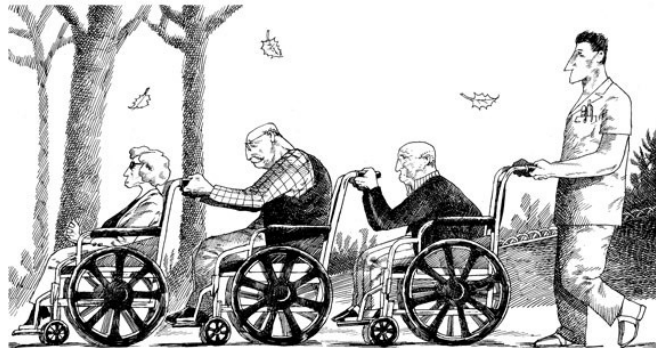
It takes months to get into decent nursing homes. Holiday Inn will take your reservation today. And, you're not stuck in one place forever- You can move from one Holiday Inn to another, in multiple cities. Want to see Hawaii? They have Holiday Inns there too. TV broken? Light bulbs need changing? Need a mattress replaced? No problem, they fix everything, and apologize for the inconvenience.

The Holiday Inn has a night security person and daily room service. The maid checks in on you to see if you're ok. If not, they'll call an ambulance...or the undertaker. If you fall and break a

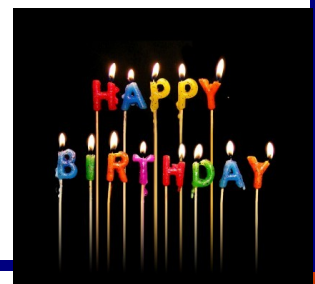
hip, Medicare will pay for the hip, and the Holiday Inn will upgrade you to a suite for the rest of your life.

No worries about visits from family, they will always be glad to find you, and probably check in for a few days mini-vacation. The grandkids can use the pool. What more can you ask for? So, when we reach that golden age, we can face it with a grin.

Oh by the way, this is an AIDS WARNING. To all of you approaching 50 or have reached it, this e-mail is especially for you! Senior citizens are the nation's leading carrier of AIDS! Hearing-aids, band-aids, roll-aids, walking-aids, medical-aids, government-aids, and most of all, monetary-aids to their kids. Not forgetting HIV, (hair is vanishing).



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News Capsules



This month, unfortunately we have mostly sad stuff to report, but that's life as they say, we take the bitter with the sweet.

Retired ID Technician Gerald Wolff

Gerry Wolff has entered hospice care at the Hebrew Home for the aged on South Beach, his daughter Nancy reports. There is some indication that he may be taking visitors and phone calls. The Hebrew Home is located at 320 Collins Avenue and their phone number is 305-672-6464. We wish Gerry and his family the very best.



Retired Officer Chris Pallis

Thoughts and prayers go out to the family of retired Officer Chris Pallis on the death of his father. Information of services was not available.

Retired Officer Buddy Petit

Retired Officer (and current background investigator) Buddy Petit's dad Ralph passed away. Funeral services were held in Belleview, Florida. Our thoughts and prayers go out to Buddy and his family.



Annual Feast of Saint Michael

The Annual Feast Day of Saint Michael the Archangel, Patrol Saint of Police Officers will be held at the St. Patrick Church, 3716 Garden Drive, Miami Beach at 1100 hours on Friday, September 23rd, 2011. This event will be hosted by the Reverend Monsignor John Vaughn, Pastor of St. Patrick Church and John Rivera, President of the Dade-County Police Benevolent Association. All active duty and retirees are invited to attend.



News Capsules continued

New Technology on the Beach

I'm not going to reveal the location of this space age device, in case the newsletter gets into the wrong hands (like your teen-age kids), but somewhere on South Beach, soon, they will be installing an AUTOMATIC LICENSE PLATE RECOGNITION system on a light pole. This nifty device reads the license plates of passing cars and runs them automatically. If there's a "hit", such as a wanted or stolen vehicle, it signals dispatch and a "Bolo" is put out for the vehicle. Why don't they just buy a few and put them on patrol cars I ask? Well, I won't ask...makes too much sense.

Congratulations to Ray Chambers

CONGRATULATIONS!

Ray Chambers, a stand up guy, consummate professional, and someone whom I have never once heard uttering the "f" word retired from the Miami Beach Police. Ray's party was held at the "Trio" restaurant in North Bay Village and I'm sorry I missed it. I (Sam Gam) worked at the Biscayne Park Police Department with Ray. We were reserves and I always used to kid him because in those days (30 +/- years ago), his southern drawl was so heavy that the dispatcher could not understand him. He's gotten better. Congratulations Ray, I know MBPD will miss having you around full time because guys like you don't come around too often. Enjoy your retirement. (Ray will stay on as a reserve for the time being).

Additional Retirements

There are reports that Joe Duque and William (dub-dub) Watson have officially retired. I would like to take this opportunity to thank Joe Duque for years of friendship and good times on the job. As far as...oh, never mind!



Believe it or not, **Tommy Moran** is in this photo sent to us by Gary Schiaffo. Gary said that Tommy is the 2nd from left. I'm not so sure, what do you think?



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