

# NEW YORK CITY POLICE DEPARTMENT



## VERRAZANO 10-13 ASSOCIATION



### *The RMP - Voice of the Members Of the Finest, For the Finest*

Volume 7, Issue 2

January, 2009



*Member of the National NYCPD 10-13 Organizations, Inc.*

## PRESIDENT'S MESSAGE

*by Richard Comnesso*

### President

*Richard Comnesso*

### Vice President

*Anthony G. DeNatale*

### Treasurer

*Anthony Franzese*

### Corresponding Secretary

*Joseph F. Cammarata*

### Recording Secretary

*Marie Zolfo*

### Sergeant At Arms

*Joseph Masella*

### Health & Welfare Trustee

*Anthony DeNatale 718-984-2539*

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*Msgr. Robert J. Romano*

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*Manuel Lagmay, M.D.*

### Legal Advisor

*Michael J. Kuharski*

At the November meeting the elections for Executive Board were held. Anthony DeNatale was elected Vice President, Marie Zolfo Secretary, Anthony Franzese Treasurer, Joseph Cammarata Corresponding Secretary, and Joseph Masella Sergeant at Arms. I once again graciously accepted the nomination as President. The Executive Board would like to thank the voting members for your confidence.



This newsletter is a bit late reaching you, as with the elections and the running for office (Assemblyman) by Joseph Cammarata slowed us down. Joe ran against Janel Spencer Hyer. A valiant fight was held with Joe coming up a bit short. Joe ran on the Republican and Conservative lines. There was a bit of a Bush backlash that hurt Joe. Even so, his showing was remarkable.

There have been a lot of rumors regarding the taxing of the  $\frac{3}{4}$  pensions. Tony DeNatale goes into detail of what is actually transpiring. When you here a rumor, contact us and it will be checked out for authenticity.

We held our annual golf outing at the Bunker Hill Golf Club. While it was well attended, the sponsorships were down from last year. There were 77 golfers who had a wonderful time. This is the first year the we went through more water then beer. The temperatures were high 90's. We didn't lose anyone and a great time was had by all.

Also at the November meeting, Director Tom Deeger of the Police Relief Fund was presented with a check for \$2,000. He addressed the members and thanked us for all the help we have been over the past 6 years. We are the ones who should thank Tom for the help they have been to our ailing members. Anyone who needed any medical supplies such as hospital beds, crutches, walkers and such received the same within a couple

*Continued on next page*

*Send all correspondence to:  
P.O. Box 061725  
Staten Island, New York 10306  
Tel./Fax: 718-987-6354*

*(Presidents message continued from page 1)*

of days. Many times they were delivered the very next day. The service supplied to our members was exemplary. When someone in your immediate family is in need of any medical supplies, call the Police Relief Fund and mention that you are a member of the Verrazano 10-13.

As you can well imagine, things have been extremely slow in Albany. Our National 10-13 has been on top of all things going on and we are well pleased in the job Jim Ferguson and his Executive Board has been doing. The national is only as strong as the backing they receive from the local chapters. That's why is so important to support them in their fundraisers.

This past year, the National raffle was a huge success. Also the National Convention was a big success. For anyone who has not participated in the weekend at the Friar Tuck, they don't know what they have been missing. This year the Verrazano 10-13 once again had an excellent turnout. The food was great, as was the entertainment. Chris Gonzalez and his lovely wife Theresa were again present with many of their friends and family. Doo-Wop harmonies were heard throughout the hallways in the wee hours of the night. Frank Mahon, President of the Jersey Shore 10-13 and his wife were there to have a great time. Many of the members of the Jersey Shore were also present.

Elections were held for the Executive Board of the National 10-13. Jim Ferguson was once again elected President. Anthony DeNatale Vice President, Richard Giralardi Secretary, Thomas Mullins Treasurer, and Richard Commesso Sergeant at Arms.

At the National meeting held at the Friar Tuck, a motion was passed to lower the dues of members to \$1.00. This motion was passed unanimously.

I personally have had many complimentary comments about the food that is being served at our meetings. Ed Canlon, of Canlon's Restaurant has been preparing a fare that even the severest of critic's have enjoyed. As you all know our meeting are held on the 3rd. Wednesday of every month at the Knights of Columbus Hall on Hillside Terrace in Great Kills, Staten Island. Put aside a night and come and enjoy the company of you brother officers.

*Best of the New Year*



*President*

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***We're on the web!***  
**See [NYCOP.COM](http://NYCOP.COM)**

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**IF YOU MOVE**

**Notify the office ASAP  
so that there is no  
interruption of either  
the newsletter  
or notifications**

**CHECK YOUR  
MAILING LABEL**

**If your mailing label shows 2009,  
your dues are up to date.  
If not, your dues are in arrears.  
Please pay your dues!**

# *Vice President's Message*

*by Anthony G. DeNatale*

It seems that in the past several months we have been inundated with articles on the internet that have caused the rumor mill to run at high speed. I hope to dispel some of these rumors and also add some useful information that legitimately concerns retiree's.

First off, regarding the taxation of 3/4 pensions; initial reports of the IRS' plans had caused retiree's to believe their 3/4 pensions would become taxable. This is not so. The items of discussion concern monies that would increase an individuals pension ( 60ths for years served past 20 and extra money from not having a pension loan to repay). A retiree's base pension would not be taxable, only the aforementioned increases. Please note that this would not effect members who have already retired. The reported cut off date would be December 31, 2008. Anyone fully retired and off the regular payroll would not be effected. Thus, anyone retiring from January 1, 2009 on could be. As of this writing I know of no official ruling on this matter.

Secondly, the proposed change in the retirement age to 50. PLAIN AND SIMPLE, THIS WOULD NOT EFFECT THOSE ALREADY RETIRED, SO DON'T WORRY ABOUT IT. PLUS, THE LINE ORGANIZATIONS ALONG WITH OTHER

UNIONS HAVE VOWED TO VEHEMENTLY OPPOSE THIS IN ORDER TO PROTECT ACTIVE MEMBERS. The IRS, has put off the effective date to January 1, 2011. There is no need to comment any further.

Now for some good news for retiree's. As a result of the latest contracts offered to the Line Organizations, they were able to increase monies allotted for the Retiree portion of the Health and Welfare Benefits.

The Captains Endowment Association and the Lieutenants Benevolent Association have announced that beginning January 1, 2009, dependent children under the age of 19 (23 for full time students) will now be covered for prescription drugs. Each respective retired member of the CEA and LBA should have already received a letter regarding this change. The cost of this rider per month is as follows; \$12 for 1 child, an additional \$6 for second child and a cap of \$24 for 3 or more dependent children. There is a one open enrollment for those member already retired. Enrollment and payment must be made by December 31, 2008. You should have received the proper forms by the last week in October.

In the future I hope that our members will rely on our board for information. The internet, as wonderful as it is, can be a cesspool of worthless information

***HAPPY NEW YEAR!***

*Tony DeNatale*

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## *Quote of the Month:*

*“Government is like a baby:  
An alimentary canal with a big appetite at one end  
and no sense of responsibility at the other.”*

*– Ronald Regan*



*November brings out the Turkeys!*

# Treasurer's Report

by Anthony Franzese

In June we had our 6th Annual golf outing. Once again it was a big success, except for the disappointment of most of our sponsors. The only unions that sent in a sponsorship and a foursome were the PBA and the CEA. The DEA, SBA, and LBA seemed to let us down this year, as did Blue Cross/Blue Shield, GHI, HIP, Caremark, Emerald Society, Columbian Association and Davisvision. There alone are eleven sponsors that we had last year. We also lost some personal sponsors for various reasons which added up to a total of 20 sponsors this year, as to 35 last year. Nevertheless, we still presented a \$2,000 check to the Police Relief Fund during the November meeting. Hopefully next year we can do much better. Start in January to push for sponsors and foursomes. Remember the Relief Fund benefits all of us!

Our college scholarship drawing this year will be at the February 18, 2008 meeting. This year we are hoping to give four (4), \$500 scholarships. The National 10-13 promised to sponsor one of the scholarships, and our own members rallied up to make it a success. Thanks to all of you.

The November 19, meeting was our traditional Thanksgiving feast and was the topper to presenting the Relief fund with the \$2,000 check. It seemed like quite few people walked out stuffed. Thanks for your support, you make it work.

As the New Year rolls in I'd like to wish each and every one of our members a healthy and happy New Year. (Please send in the 2009 dues...it's do)

*Anthony Franzese*

*Have a great New Year!*

*Tony*

# New Members are the Life Blood of an Organization

Great to see additions to our organization. This month we added two more class people. I don't know if it's the food, the camaraderie, or the war stories but the word is getting out that we have a good time and it's a great chance to exchange war stories. This month we added:

LT. Anthony Jannazzo from Brooklyn North Narcotics. I'm not sure who brought him in but the Nares in the back of the room are still smiling. Welcome to the association, "Boss".

Det. Mary Morrissey from the Intelligence Division a life long resident of Brooklyn, Bay Ridge area, and is actually paying a toll over the Verrazano to attend our meetings!

Mary and I worked together at ID and she's an asset to any organization.

*Welcome aboard Mary and Anthony!*



*Support our Advertisers!  
They Support Us! \$\$\$\$\$*

# Corresponding Secretary's Corner

by Joe Cammarata

It seemed like an eternity but, thanks God the elections are finally over. I'd like to thank the organization and the individuals that came out to give me a helping hand. Not only did our chapter get involved but Brooklyn and Staten Island Chapter did their part with Erik Pistik being a key player in the campaign. The National 10-13 not only sent representatives but, also sent a sizable and a well appreciated donation. We did pretty good. Not good enough to win of course but enough to show the opposition that there is another point of view and another school of thought. I know my wife will kill me for the next statement, but, never say never about another run. You never know.

With that thought in mind I'd like to extent my experience to anyone else who thinks they might like to give it a go. I certainly have the experience on running a race and will be more than willing to see another cop represent us in Albany, Washington or New York City Council.

Again it seems like ages since we put together an RMP newsletter, but with the elections and the changing of the new editor things just seemed to get away from us. As of this month's letter though, we are putting the staff and the board on a time schedule to keep everything on track. I guess you know who got the responsibility of making it happen? You got that right! Yours truly. So, again, I'm asking for your input into the RMP. If you have anything that you think is pertinent to the organization or a member, like an anniversary, births, retirements, graduations, contact service members etc. Please pass it along to me and we'll see about putting an article in the newsletter. If you send in any photos please give names with the photo and identify people and titles.

I can be reached at 718-981-9237 at home or e-mail [lteccam@aol.com](mailto:lteccam@aol.com).

Please no more jokes or chain letters. I've been turned into a toad 4 million times and have been threatened to become excommunicated a million times for deleting a letter. If I get one more I may just turn in to a toad! RIBBIT!

A very Happy and blessed New Year!

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## Recording Secretary's Notes

by Marie Zolfo

### GENERAL MEETING NOVEMBER 19, 2008

The meeting was called to order by President Rich Commesso with a salute to the flag and a moment of silence for all sick and departed members. Special mention for Vice President Tony DeNatale who is again hospitalized. Board of Directors present were Rich Commesso, President, Tony Franzese, Treasurer, Marie Zolfo, Secretary, Joe Cammarata, Corresponding Secretary.

President Commesso asked if anyone present wishing to run for president.

President Commesso welcomed Keith Owens, PBA Health & Welfare Fund, and Tom Deger and Sgt. Jerry Cook from the Police Relief Fund.

President Commesso introduced two new members retired Detective Mary Morrissey, Intel, and retired Lieutenant Tony Janazzo, Brooklyn North Narcotics.

President Commesso informed the membership that the Newsletter is running a little late. He mentioned that Joe Cammarata ran for Assembly and had a good showing. At this time Joe Cammarata addressed the membership and thanked them for their support.

President Commesso informed the membership

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that on November 17, 2008, the Board held a meeting and some of the items discussed were new designs for the cards; the golf outing for 2009 and the soliciting of sponsors and volunteers for the Golf Outing Committee; Obtaining full fledge tax exemption; and the scholarship funds.

President Comnesso suspending the meeting at this point and asked the secretary to cast a vote for the 2009 slate. Secretary Zolfo cast a vote for the entire slate for a two-year term and Frank Rappagulo second the vote.

President Comnesso introduced Keith Owens, PBA Health and Welfare fund who spoke about Prudential's voluntary life insurance premium holiday. If you have been enrolled since about 2006 you haven't had to pay the insurance premiums for the last eleven months. The reason is the mutualization of the Prudential Life Insurance company meaning Prudential switched from a mutual company to a public trading stock company The PBA received shares of Prudential stock which it has been liquidating and using those funds to pay the premiums. Those funds will probably be exhausted around February 2009

and you will resume paying premiums.

Mr. Owens stated that regarding Medicare Part D, if you have received a credible fund notice, that means if you are eligible for Medicare Part D but chose not to enroll, and then chose to enroll, there is normally a late penalty for about 1 percent for each month not enrolled unless you belong to a credible fund coverage. Since the PBA drug company is considered credible, that penalty does not apply as long as you have PBA coverage, or other creditable fund coverage. If you have Medicare Part D and PBA coverage, use your Part D first.

President Comnesso introduced Tom Deger and Jerry Scott, the Police Relief Fund and presented them with a check for \$2,000. Deger and Scott were very appreciative.

50-50 winners: \$150 won by Joe Masella who donated \$50 back. The second prize of \$25. was won by Frank Martarella.

President Comnesso reminded the membership that the Holiday Luncheon is being held on December 29, 2008 at King Buffet.

*Marie Zolfo*

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## *What's New Around the House*

*Gary Glessing, Ralph Caldrolo and Ernie Fazio*

If you were at our November meeting, at the K of C, you would have been informed that we are going to include in the RMP a section for the membership to voice their opinions, ideas and comments. Bring out a little nostalgia, some war stories and get to see in print a birthday wish or a family announcement that you forward to us.

We're not going to make it a gossip column but an area where you can put in a lost buddy or an anniversary or birth etc. Forward all your comments to the Temporary Editor Joe Cammarata at : Itccam@verizon.net, or at home 718-981-9237, or fax 718-447-8449

Please give as much detail as possible and a telephone number so we can contact you, if necessary, for clarification.

Also if you would like to have a special guest speaker or request a certain date to be mentioned we would be glad to oblige. Another point of interest is that we are trying to secure certain discounts with large chain stores for our members. P.C. Richards is one and we already had a Holiday deal with Model's. Keep the letters E-mails and ideas coming. We cant' do it all.

Thanks,

*Joe Cammarata*



**SUPERIOR OFFICERS ASSOCIATION RETIRED**

City of New York Police Department  
P.O. Box 570016  
Whitestone, NY 11357  
Tel. & Fax (718) 352-7627  
Web Site: COPSCORNER.ORG

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Michael Bozzelli

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Rev. William Kalsidjinn  
Rabbi Alvin Kass  
Rev. Robert Romano

*Past Presidents*  
Ron Henrich - Deceased  
Charles Peterson

**President's Message for December, 2008**

For most of us, one of the first official acts we were asked to perform after we were sworn into the Police Department was to select a health insurance provider for ourselves and our family. For most of us "Article 2ers", we were urged to select the Health Insurance Plan of New York or "HIP" for short. Indeed, the City of New York was instrumental in creating and fostering the growth of HIP via the enrollment of vast numbers of City workers.

Today, after 40, 50 and even 60 years, many of us continue to be insured by HIP, while some of us subsequently switched to GHI and similar health insurance providers offered by the Police Department. Certainly we in the Police Department, in conjunction with other municipal workers were primarily responsible for the tremendous appreciation in the value of HIP and GHI today.

As you read this, HIP and GHI, now merged and known as "EMBLEM are seeking legislative approval to change their current status from a "not for profit" corporation to a very profitable business corporation through the sale of stock to the public. It is anticipated that the sale will generate between TWO and THREE BILLION DOLLARS! In anticipation of this event, EMBLEM is showering its current management with stock options and huge salary increases!

Governor Patterson has already stated that he wants to utilize a substantial portion of the proceeds for stem cell research and it will not be long before every political parasite will be looking to get their share of the windfall.

We cannot let this happen! It is imperative that we, the members of HIP and GHI for these many years, in conjunction with every active and retired New York City employee make our demand that EMBLEM remain a Not For Profit Corporation known to every state senator and assemblyman in writing immediately.

Experts predict that if this change of status takes place, EMBLEM will be gobbled up by another larger "for Profit" health provider within one to two years with a resultant enormous premium increase for both the city as well as each one of us.

In my opinion, this is the most critical issue facing all of us in the past thirty years! PLEASE GET MOTIVATED AND TAKE EVERY OPPORTUNITY TO MOTIVATE THOSE CURRENT AND RETIRED CITY EMPLOYEES AROUND YOU TO WRITE TO THEIR LEGISLATORS, PROTESTING EMBLEM'S APPLICATION!

During my tenure as the President of SOAR, I consider myself fortunate to have had the opportunity to associate with many of you, who during your time "on the job", contributed in your own way to the universally held belief that the NYPD is the finest police department in the world.

Your continued support and the growth of our membership since SOAR's "birth" in 1992, leads me to believe that many of you share my thoughts in this regard.

In no small way, whatever accomplishments we have been able to achieve on your behalf can be attributed to the unceasing contribution of time and effort made by your Board of Directors, which has remained substantially unchanged since the organization's inception. I thank each of them for their tireless assistance on behalf of our members.

On behalf of the Board of Directors, I would like to extend our best wishes to each of you and your family for a healthy and happy holiday season!

Fraternally Yours,  
Ron Schule, President



## **A General Guide for the Widow/er of a Retired MOS**

Few situations in life are more stressful than when a spouse passes. All too often we have a difficult time focusing on the issues at hand and need guidance to get the deceased' affairs in order. The following is a general guide for the widow/er regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

- Upon the death of a Retired Uniformed Member, you must contact the NYPD Operations Unit located at One Police Plaza, telephone (646) 610-5580. .
- Notify the NYC Police Pension Fund either in writing or by telephone. The address is 233 Broadway, Attention: Retiree Death Benefits Unit, 25th Floor, New York 10279, Telephone (212) 693-5574/5919 (for members appointed after June 30, 1940 and for members who merged from Transit/Housing as of May 1995).
- You will have to provide the deceased' first, middle and last name, the date of death, social security number, next of kin as well as the executor/trix of the estate and his/her address and phone number.
- To complete our records you will need a copy of the will, a copy of the paid funeral bill, the original or certified copy of the death certificate and a certified copy of your marriage certificate as well as YOUR social security number. These documents are necessary for any benefits that might be due you as per the members chosen options. \*\*For Members appointed prior to March 1, 1940, you will have to contact Article I, Telephone (212) 693-2690.
- Contact the appropriate union for a possible existing life insurance policy also for continuation of optional benefits, if qualified.
  - Police Officers - Patrolmen's Benevolent Association (P.B.A) (212) 233-5531
  - Sergeants - Sergeant's Benevolent Association (S.B.A.) (212) 431-6555
  - Detectives - Detective's Endowment Association (D.E.A.) (212) 587-9120
  - Lieutenants - Lieutenants Benevolent Association (L.B.A) (212) 964-7500
  - Captains and Above - Superior Officers Council (S. O. C) (212) 964-7500
- Contact the NYC Health Benefits Program for Special Continuation of coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006 (212) 513-0470.

There are no words of comfort at such a difficult time, however if you have all the necessary information at the ready it will expedite any claim that is pending, make the process run smoothly and your stress level kept to a minimum.

\*NOTE: Pall Bearers may be requested at the time one notifies the Operation Unit. Pall Bearers can be requested for all five boroughs, all of Long Island, Westchester, Rockland, Orange and Putnam Counties.

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## **Welcome to Our New Legal Advisor Michael J. Kuharski**



Kuharski, Levitz & Giovinazzo represents seriously injured victims of negligence, securing the best monetary award for their suffering. Michael J. Kuharski has numerous multimillion-dollar verdicts to his credit. It is his compassion and relentless desire to do the best for his clients that makes him the lawyer many other lawyers turn to. Known to many as a lawyer's lawyer, his firm is called upon by law firms throughout the country to handle their most serious and complex cases. "We are ruthless in our pursuit of justice, yet empathetic to the emotional and physical toll a serious injury has on the lives of the victim and his family." This approach has made the firm one of the leading personal injury firms in New York. Mr. Kuharski sits on the Board of the New York State Trial Lawyers Association and is also a Member of the Multi-Million Dollar Advocates.

## *The Joseph "Buffalo" Bellestri College Scholarship*

### APPLICATIONS:

The application is available in this newsletter or may be attained by contacting our office. It must be completed on provided application or an exact duplicate in size. Non-conforming applications will be discarded.

### SPONSORSHIP:

Applicants must be sponsored by a member of the NYC Verrazano 10-13 Association in good standing for the past two (2) years.

### ELIGIBILITY:

A son or daughter or a grandchild of member. Must be attending or enrolled in a College or University on a full-time basis for the 2008-2009 school year.

### ONE ENTRY PER APPLICANT:

Only one application per applicant is permitted. If more than one application is received for the same applicant, all applications for that applicant may be discarded.

### SAME FAMILY APPLICANTS:

Each eligible member of a family may participate. However, only one scholarship will be awarded per family each year.

### VERIFICATION OF ATTENDANCE:

Winners will be required to verify school enrollment.

### NUMBER OF SCHOLARSHIPS:

For the 2008-2009 school year, four (4) scholarships each in the amount of \$500.00 will be awarded.

### SCHOLARSHIP DRAWINGS:

Drawings will be on a lottery basis in order to give each applicant an equal chance of selection. Scholarship awards will be drawn at the NYC Verrazano 10-13 Association General Meeting on February 18, 2009, by the Scholarship Committee and viewed by the membership in attendance. All applications must be received prior to the drawing date. **NO APPLICATIONS** will be accepted at the meeting.

**NYC VERRAZANO 10-13 ASSOCIATION  
JOSEPH "BUFFALO" BELLESTRI  
MEMORIAL COLLEGE SCHOLARSHIP APPLICATION  
2008-2009**

APPLICANT'S NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_

TELEPHONE # (WITH AREA CODE) \_\_\_\_\_

SCHOOL ATTENDING 2008-2009 \_\_\_\_\_

ADDRESS \_\_\_\_\_

TELEPHONE # (WITH AREA CODE) \_\_\_\_\_

NYC VERRAZANO 10~13 SPONSOR \_\_\_\_\_

ADDRESS OF SPONSOR \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_

TELEPHONE # (WITH AREA CODE) \_\_\_\_\_

RELATIONSHIP TO APPLICANT \_\_\_\_\_

YEAR JOINED NYC VERRAZANO 10~13 ASSOCIATION \_\_\_\_\_

**RETURN APPLICATION TO:**

NYC VERRAZANO 10-13 ASSOCIATION  
COLLEGE SCHOLARSHIP COMMITTEE  
P.O. BOX 061725  
STATEN ISLAND, N.Y. 10306

**SCHOLARSHIP COMMITTEE**

Chairman	Frank Rapacciuolo
Co-Chairmen	Joseph Cammata
	Richard Comnesso
	Anthony DeNatale
	Anthony Franzese
	Joseph Masella
	Marie Zolfo



*Rich Comnesso introduces to M. Deger  
from the Police Relief Fund*



*Joe Romognolo and Ed Kishecki look impressed by  
the speeches. Joe is Harry Morse's brother-in-law  
and Ed was our first president*

## SUPPORT OUR SPONSORS

*Mention that you are a member of the NYCPD Verrazano 10-13 Association*



**NYCPD Verrazano 10-13 Association**

**P.O. Box 061725**

**Staten Island, NY 10306**

**Tel. / Fax (718) 987-6354**



### **SPONSORSHIP RATES AND APPLICATION**

Business Card Ad .....	\$ 75.00
Quarter Page Ad .....	\$125.00
Half Page Ad .....	\$200.00
Full Page Ad .....	\$300.00

BUSINESS NAME: \_\_\_\_\_

BUSINESS ADDRESS: \_\_\_\_\_

CONTACT NAME / TELEPHONE# \_\_\_\_\_

***ATTACH BUSINESS CARD OR PHOTO-READY COPY***

Please include remittance with this application and forward to above address.