



Jim Spearing

PBA Future Plans From Your Political Consultant

It's Time For Accountability

Another dismal legislative session has come to a close and, once again, the politicians who so joyfully touted the support of law enforcement in their campaigns have let the rank and file officers down. They poured hundreds of millions into the wants and desires of big business while poor mouthing the state law enforcement officers who protect these very business interests day and night. The politicians couldn't even summon the guts to pass a bill to extend the DROP period... something they did for the teachers and would cost them virtually nothing if they did it for you.

It was an ugly spectacle.

It seems to me that the legislature has taken you, and your family, for granted. It seems to feel it can reward the big shots while balancing the budget on the backs of hard working law enforcement officers. They think we can't do anything about it.

They are so wrong.

The PBA has a well earned reputation for aggressiveness in backing our friends and opposing our enemies. Personally, there is nothing I enjoy more than seeing an anti-law enforcement politician's head on a stick.

It's high time we hold these politicians accountable for their actions, not just slogans.

To that end, the PBA will be launching an unprecedented statewide campaign to get the public we protect into this fight. We will flood the airwaves and fill mailboxes documenting the neglect suffered by our corrections, probation and state law enforcement officers and ask the public to hold their legislators and potential candidates accountable.

As your representative, we will be demanding answers for the sorry treatment meted out to our state officers and insist on a plan of action, not words, to correct the situation.

No longer will you and your family be taken for granted. **That's a promise.**

The Top Ten reasons you should be worried about your pension.

1. Most of the money is invested in the home mortgage market.
2. The head of the fund is addicted to poker and has a second home in Las Vegas.
3. Your city is facing a budget shortfall bigger than the GNP of France.
4. The council has offered to replace your pension benefits with free lottery tickets.
5. The last time your police association got a detailed account of the fund was during the Carter administration.
6. They're talking about investing heavily in a chain of theme restaurants launched by Britney Spears.
7. Some company in Dubai just took it over.
8. Public sector workers are the only people in your town that have a pension.
9. The world could end tomorrow and you'd never get what's coming to you.
10. The whole \$322 million fund is kept in cash in a Brooklyn basement.

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Halpern & Associates can put in writing your pre-approved mortgage amount. This way both your agent and the sellers know you are a qualified candidate.

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- ✓ Low 30-year fixed rate
- ✓ No mortgage reserves needed



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Refinancing is worth it... if

- ✓ You want to get out of a high interest loan and take advantage of lower current interest rates to lower your monthly payments.
- ✓ You have Mortgage Insurance (PMI) and want to eliminate it by taking advantage of your home's increased market value.
- ✓ You want to eliminate a 2nd mortgage by refinancing at your home's increased value.
- ✓ You have an Adjustable Rate Mortgage (ARM) and want a fixed rate loan with set payments for the life of the loan.
- ✓ You want to tap into your home's equity for home improvement, reducing credit card balances, starting a business or tuition costs.
- ✓ You want to build up equity quickly by converting to a shorter term loan.



The dream of home ownership belongs to everyone