

THE SHIELD

OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR FALL 2025

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REMINDER: Don't forget the \$50.00 bounty to any member who signs up a new member.

BALTIMORE RETIRED
POLICE BENEVOLENT
ASSOCIATION
EXECUTIVE BOARD
P.O. Box 6217
Baltimore, MD 21206

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Chairman, Distress Fund

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Robert Haukdal

PRESIDENT'S MESSAGE by Daryl Buhrman

Message from Daryl Buhrman:

I'm still here. Did a bout of radiation and waiting to find out what's next. This newsletter will go to the printer around the 12th of August and be mailed around the 1st of September, so I may even have started immunotherapy by that time.

Once again, I would like to thank all of you for the cards, prayers, gifts, visits, etc. They mean the world to me and I appreciate it, a lot. You give me the strength to keep fighting this horrible disease.

Message from Mike Wilhelm, 1st VP:

Greetings To Everyone

I hope this newsletter finds you and your family doing well. I hope that everyone had a great summer and enjoyed a nice vacation. This past summer was a hot one and I am happy that cooler temperatures are finally here for a while. For those of you that missed our June membership meeting, we had a nice event. The steamed shrimp and pit beef were delicious. At the June meeting we held a silent auction consisting of sport memorabilia and Police items. We raised \$335.00 from this auction to benefit our Distress Fund. I would like to thank everyone who bought items at the auction. I would especially like to thank Daryl Buhrman and Ken Dickstein for donating the items auctioned at the event.

I am happy to report that our organization is doing well. Your Board has been working to get BRPBA

merchandise available for purchase. Many members have inquired about buying T-shirts, hoodies, etc. We are working to make this happen. Stay tuned as further details will be provided at our September membership meeting.

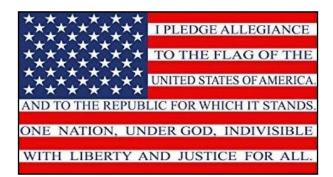
Also, keep in mind that raffle tickets for our December raffle will be coming to you shortly. This has always been a big event. The money raised directly supports our Distress Fund. I thank you all in advance for supporting this raffle.

As you all know, our President, Daryl Buhrman, continues to battle his cancer. It has been a long hard summer for Daryl and his family. I would ask you to continue keeping Daryl and his family in your thoughts and prayers. I would also add that you keep all members in your thoughts and prayers that are suffering from illness or loss.

Our membership meetings are starting anew with our first being held on September 17, 2025, at 7PM. The location is Columbus Gardens. I hope to see you at our meeting. I am looking forward to our new season and hope to see you at upcoming meetings. If there is anything that you believe our organization could be doing, please do not hesitate to talk to me or any board member. We value your input, and remember, no idea is a bad idea.

Take Care,

Michael Wilhelm 1St Vice President



Are you aware that when a member's spouse dies, the member is due a benefit from the BRPBA? Please let us know when your family has experienced such a loss. Every little bit helps when paying for final expenses.

MOVING????? PLEASE LET THE BRPBA KNOW AT BRPBAOFFICE@GMAIL.COM. ALSO, DON'T FORGET TO LET THE FOP KNOW, AND THE F&P. EVEN THE CITY NEEDS TO KNOW. DON'T LET EVERYONE LOSE CONTACT WITH YOU!!



Are you over 70? By Pam Shaw

Gaithersburg, MD 20879

At a recent meeting, there was a discussion about medical tests over 70.

Often when you have no personal or family history doctors will cease recommending certain tests. The decision to continue or discontinue these tests should be made in consultation with a doctor, considering the patient's individual health status and life expectancy.

In some instances this is primarily because the risk of a test involving anesthesia out weighs the benefit if you are not at risk.

"Colonoscopies

While effective for preventing colon cancer, the United States Preventive Services Task Force (USPSTF) recommends against screening for colon cancer after age 75, according to Harvard Health.

PSA Tests (Prostate Cancer):

The USPSTF advises men to stop routine PSA testing once they reach age 70, as the risk of prostate cancer in older men may not outweigh the potential harms of testing and treatment, according to Harvard Health.

Mammograms (Breast Cancer):

The USPSTF does not recommend routine mammograms for women over 75, citing insufficient evidence of benefit, according to The New York Times.

Other Cancer Screenings:

Some cancer screenings may be less beneficial for older adults, as they might detect slow-growing tumors that are unlikely to cause problems during their lifetime, according to CNN."

Have you reached Out of Pocket Maximum for Prescriptions?

As was reported during Open Enrollment last year the Out of Pocket Maximum on Prescription Drugs was reduced by Medicare from \$7,000 to \$2,000 for 2025.

Earlier this year I reported that it was virtually impossible to track what our current status was because the Out of Pocket includes money paid on your behalf, not just Co-pays.

The good news is that Aetna's Statement of Benefits for has been revised and it now shows clearly for each prescription the co-pays, the other money paid on your behalf, and whether those other payments count towards the Out of Pocket Maximum. It also includes a running tally of the Out of Pocket payments.

I'll also note that many of us have already reached the Out of Pocket Maximum. While on the face of it this sounds good, what it means is that these costs are shifted back to the insurer. In the end this will result in higher premiums.

THE ADS YOU SEE ON THESE PAGES ARE MEMBER'S BUSINESSES. PLEASE CONSIDER USING THEM FOR YOUR NEEDS!!

3 FALL 2025

Daniel L. Miller, CPA BRPBA Treasurer

New Tax Law Information:

On July 4, 2025, President Trump signed. into law the One Big, Beautiful Bill Act (OBBBA). OBBBA includes the largest tax overhaul since the Tax Cuts and Jobs Act of 2017 (TCJA), and it will affect almost every individual and business in the United States. The provisions in the new law go into effect on various dates, but most of the key ones affecting individuals apply to the current tax year.

I'm writing to give you a brief rundown of what's in the new law and how it might affect you.

Overview of OBBBA Tax Changes Affecting Individuals

The following is a brief overview of OBBBAs key changes affecting individuals.

Tax Rates and Brackets. OBBBA makes permanent the current tax rates, which had been set to revert to higher rates at the end of 2025. Tax brackets will continue to be indexed for inflation. For 2025, the top rate (37 percent) kicks in at \$751,600 of taxable income for joint filers, \$375,800 for married taxpayers filing separately, and \$626,350 for all other individual taxpayers.

Personal Exemptions and Standard Deduction. TCJA repealed the personal exemption deductions, but nearly doubled the standard deduction amounts for taxpayers who do not itemize their deductions. OBBBA makes these changes permanent and increases the standard deduction for the 2025 to \$15,750 for single filers, \$23,625 for heads of household, and \$31,500 for married filing jointly. These amounts will be indexed for inflation in future years.

Deduction for State and Local Taxes. For taxpayers who itemize, TCJA capped the deduction for state and local taxes at \$10,000. OBBBA provides relief by increasing the cap to \$40,000 for 2025. The amount is increased to \$40,400 for 2026 and then indexed for inflation annually before reverting to the current \$10,000 limit in 2030. The enhanced cap is phased out for taxpayers with modified adjusted gross income over \$500,000.

New Deduction for Tip Income (No Tax on Tips). OBBBA creates a new deduction of up to \$25,000 for qualified tips received by an individual in an occupation which customarily and regularly receives tips during a given tax year. The deduction is allowed for both employees and independent contractors. The deduction begins to phase out when the taxpayer's modified adjusted gross income exceeds \$150,000 (\$300,000 in the case of a joint return). The deduction, which is allowed for the 2025-2028 tax years, is vavailable regardless of whether you itemize or take the standard deduction.

New Deduction for Overtime Pay (No Tax on Overtime). OBBBA creates a new deduction for up to \$12,500 (\$25,000 in the case of a joint return) for "qualified overtime compensation" (defined as overtime compensation paid to an individual under Section 7 of the Fair Labor Standards Act). The deduction begins to phase out when the tax-payers modified adjusted gross income exceeds \$150,000 (\$300,000 in the case of a joint return). The deduction, which is allowed for the 2025-2028 tax years, is available regardless of whether you itemize or take the standard deduction.

New Senior Deduction (No Tax on Social Security). OBBBA adds a deduction for all individuals who have reached age 65 before the end of the tax year. The deduction amount is \$6,000 per individual. The senior deduction begins

to phase out when the taxpayer's modified adjusted gross income exceeds \$75,000 (\$150,000 in the case of a joint return). The deduction, which is allowed for the 2025-2028 tax years, is available regardless of whether you itemize or take the standard deduction.

New Deduction for Car Loan Interest. OBBBA creates a new deduction of up to \$10,000 for interest paid on debt incurred after December 31, 2024 for the purchase of a qualifying new vehicle assembled in the U.S. The deduction is allowed for tax years 2025 through 2028 and begins to phase out when the taxpayer's modified adjusted gross income exceeds \$100,000 (\$200,000 in the case of a joint return). The deduction is available regardless of whether you itemize or take the standard deduction.

Trump Accounts. OBBBA creates Trump accounts, a new type of tax-exempt savings account administered by banks and other financial institutions. Starting in 2026, parents of any child under age 18 may open a Trump account for their child. Aggregate contributions are limited to \$5,000 annually, but the limit does not apply to contributions from tax-exempt entities such as private foundations. Beginning at age 18, account holders may access up to 50 percent of funds for a limited set of purposes, including higher education.

At age 25, the 50 percent limitation is lifted. At age 30, account holders have access to their full balance for any purpose. Under a pilot program, for U.S. citizens born between January 1, 2024, and December 31, 2028, the federal government will contribute \$1,000 per child into every eligible account.

Enhancements to 529 Plans. Beginning in 2026, OBBBA increases the annual limit on distributions from 529 savings plans from \$10,000 to \$20,000. It also allows distributions to be used for additional educational expenses in connection with enrollment or attendance at an elementary or secondary public, private, or religious school, including: curriculum and curricular materials; books or other instructional materials; online educational materials; tutoring or educational classes outside the home; certain testing fees; fees for dual enrollment in an institution of higher education; and certain educational therapies for students with disabilities.

Charitable Contribution Deduction. Beginning in 2026, OBBBA provides a charitable contribution deduction for non-itemizers of up to \$1,000 in cash contributions for single filers (\$2,000 for married filing jointly). For individuals who elect to itemize, OBBBA imposes a new 0.5-percent adjusted gross income floor on charitable contributions (i.e., it reduces any deduction by 0.5percent of adjusted gross income).

Child Tax Credit. OBBBA permanently increases the child tax credit to \$2,200 per child beginning in 2025 and indexes it for inflation.

Adoption Credit. OBBBA makes the adoption tax credit partially refundable up to \$5,000 (indexed for inflation) beginning in 2025.

Deduction for Mortgage Insurance Premiums. Beginning in 2026, OBBBA permanently restores the deduction for mortgage insurance premiums (previously available from 2018 through 2021) by treating such premiums as interest on acquisition indebtedness. As before, the deduction is phased out for taxpayers with adjusted gross income above \$100,000 (\$50,000 for married filing separately).

Termination of Clean Energy Credits. OBBBA terminates the new clean vehicle credit and the previously-owned clean vehicle credit for vehicles acquired after September 30, 2025. It also terminates the energy efficient home improvement credit and residential clean energy credit at year's end.

Dan Miller, CPA

LETTER TO THE SHIELD, By Charles Key

I read the well written article in "The Shield" by Joel Gordon concerning Maryland's Police Reform Bill. I'm writing this because Baltimore County officers were criminally charged by the

Baltimore State's Attorney's Office based on the 2021 Police Reform law. While they were and are

Baltimore County police officers, the fact that the charges were brought should be a warning to Baltimore police officers. I wrote a seven page letter to Baltimore State's Attorney Ivan Bates expressing my concerns. I heard nothing back other than the letter wasn't going to him, it was going to the State's Attorneys who prosecuted the case, who, I imagine, promptly threw it in the trash can.

Following are excerpts from that letter.

In September of 2024 I served as defense expert in the Baltimore City trial in which a Baltimore County Corporal, Zachary Small, was charged with 2nd Degree Assault (the charge had been reduced from 1st Degree Assault) and various common law crimes regarding failing to properly perform his duty. Specifically, Corporal Small had pepper sprayed and pulled the hair of a man who had been arrested on Baltimore County warrants for armed robbery, had escaped police custody at Johns Hopkins Hospital by breaking his leg restraints, and had been rearrested by Baltimore officers. When he was put in Small's cruiser to be transported to Baltimore County, he began yelling he couldn't breath (it was 68 degrees and the A/C was on in the cruiser), and banging on the inside of the cruiser. He was ordered to stop or he'd be pepper sprayed. He didn't and he was. He then began kicking the door so hard BWC video showed the door bulging out. When he was dragged out of the cruiser, he spit and Small grabbed his hair to keep him from spitting and biting. After that control technique and more stern warnings from Small, the man calmed down and was transported without further issue. Other Baltimore County officers were to be tried in followup trials with failing to stop Corporal Small from using excessive force. Since Corporal Small was found not guilty by Judge Alpert, the follow-up trials were cancelled.

In the Small trial, it became obvious from the presentation of evidence that the prosecutor, Ms. Rothwell, and her

superiors in your office had very little information as to how and under what circumstances Baltimore County police officers are trained to use force. Without that knowledge, the ugly possibility that a police officer who had been criminally charged for using force he or she had been trained to use in a state certified and approved course was facing the very real threat of being convicted for essentially doing what he or she had been trained to do.

That Ms. Rothwell and her superiors didn't know how and under what circumstances Baltimore County police officers are trained to use force was demonstrated, in part, during the trial by her questions to witnesses regarding her apparent personal interpretation of the meaning of the sanctity of life and respect for a person's dignity provisions in the new Use of Force Statute. Even though the singular application of the Use of Force Statute that provides a criminal penalty for violating it applies only if the officer's use of force results in serious injury or death of the individual, her guestions indicated that she believed an officer's actions that indicated a failure to abide by the respect the sanctity of life and dignity provisions in the statute were elements of the criminal charges against Corporal Small. Without knowing specifically how those provisions were explained in their training, Ms. Rothwell's interpretation as to how, if at all, the required pledge to uphold them applied to an officer's use of force was sheer conjecture, a conjecture that had to be influenced, in part, by her role as Corporal Small's prosecutor.

The only Baltimore County Police Department documents to which she referred as the bases for her questions were primarily contained in the Baltimore County Police Department's Administrative Manual, a six hundred and fifty-two (652) page document. An Administrative

Manual does not contain specifically how and under what circumstances officers can use force. It provides broad guidelines, but not the specifics as to how and under what circumstances officers may use force. The only source for that information is the training division and the lesson plans specifically addressing the use of force. Lesson plans are sent through the training division's chain of command for review and approval. Once approved, they are forwarded to the Maryland Police and Correctional Training Commission (MPCTC), which is the only state certified

agency that can approve and certify lesson plans and certify police officers and agencies to operate in the state of Maryland. By law the MPCTC's approval of a lesson plan determines it satisfies current legal standards, such as the Use of Force Statute. All of the training Corporal Small received had been certified and approved by the only state agency legally authorized to do so

Further, since the one application of the Use of Force Statute that provides a criminal penalty for violating it applies only if the officer's use of force results in serious injury or death of the individual, the State's Attorney used Mr. Russell's testimony that Corporal Small had pulled a dreadlock(s) from his head by the roots to satisfy that requirement. Aside from the fact that a dreadlock being pulled out does not, in any definition of which I'm aware, constitute a serious injury (i.e., permanently disfiguring or incapacitating, likely to cause death), Mr. Russell's claim was demonstrably false by even a casual viewing of the various body worn camera videos and Mr. Russell's statement at the precinct (also video taped) regarding his lack of any injury other than the discomfort caused by the pepper spray. Since the scalp is filled with capillaries, pulling out hair by the roots would have caused voluminous bleeding, which would have been clearly visible in the videos. Further, his testimony that he somehow recovered the dreadlocks with his hands cuffed behind his back would also have been caught on video. Neither event was captured on video. I know that an attorney is entitled to rely on sworn testimony as part of her/his case, but using evidence that was so obviously uncredible suggests a dissembling of the information rather than due diligence or discretion based on facts supporting it. I know it is, perhaps, naive, but the Judge's admonition that we were there to find the truth should certainly apply to testimony that was so obviously false.

As part of her theory of Corporal Small's criminal culpability, Ms. Rothwell also continuously questioned witnesses about Mr. Russell's claim that he couldn't breathe and asked them if it were not possible to roll down the window to mitigate his alleged breathing difficulty. She did this with zero evidence of any medical distress that resulted from his allegation. She also did

this knowing that the high temperature that day was only 68 degrees, and that Mr. Russell began to complain seconds after he had been put in back of the cruiser, a cruiser that was running with the air conditioning on low fan. Considering the totality of circumstances confronting Corporal Small that day, rolling down a window would have been a dereliction of his duty to protect the citizens of Baltimore by keeping Mr. Russell in police custody. The totality of circumstances confronting Corporal Small and the other officers were that Mr. Russell was a violent felon who had just escaped police custody by breaking leg irons and tricking an officer into leaving him unattended. Considering those circumstances, an officer's training would dictate that he not roll down a window, said window providing a measure of security that lessened Mr. Russell's chances to again escape police custody.

Additionally, the State's Attorney's use of force expert, Mr. Hewick, testified that he had specifically asked for training materials from your office but they were not provided. He further testified that he was only given 25 or so pages from the Administrative Manual's 652 pages. As a consequence, he had no bases for his opinions other than his personal belief that Corporal Small's actions constituted excessive force. It also determines that the State's Attorney's Office had no such materials, or, if they did have them, deliberately withheld them from Mr. Hewick in order not to provide them to the defense. I certainly don't and cannot believe that Ms. Rothwell had the materials and deliberately withheld them, but I do believe she should have had them in order to fully investigate Corporal Small's actions prior to charging him. Had she had them and understood their significance, perhaps the prosecution of Corporal Small would never have occurred.

To make the point that the prosecution should have had the applicable training materials, when Ms. Rothwell asked her witnesses if pepper spray could be used to protect property, some of her police witnesses said no. When those witnesses and the Baltimore County Police Department command witnesses, Captain Michael Fruhling and former Major Orlando Lily, were shown the pepper spray lesson plan that was used to teach Corporal Small and asked that question by a defense attorney,

Continued from Page 7

they all said the use of pepper spray to stop Mr. Russell from damaging the inside of the police vehicle was within policy. On the point of pulling Mr. Russell's hair, all witnesses, including the command personnel and this writer, who were asked the question regarding whether pulling hair was within policy, the answer was that there was no specific policy permitting or prohibiting it. In another training program which taught county officers defensive skills, Corporal Small was taught to use a person's hair to take down a resisting subject. Since pulling hair is not likely to cause severe injury, it is classified as pain compliance technique, which is on the same level as pepper spray in the county's ladder of force continuum. These facts should have been known to the prosecution and should have been of some consequence in the decision to prosecute Corporal Small.

The detrimental effects of not involving the State's Attorney's Office in understanding how and under what circumstances police officers are trained to use force are significant. Police officers have come to understand that corrupt or brutal actions by police officers affect the entire police profession. When, however, criminal charges are instituted against an officer for actions that are clearly within the parameters of her/his training, it becomes a major concern for their continuing to serve in law enforcement and/or for people considering law enforcement as a career. The resulting reduction in the number of police officers does a disservice to the citizens who depend on law enforcement to protect them.

In closing, Corporal Small has done good work for the citizens of Baltimore County for twenty (20) years. Hundreds of thousands of dollars have gone into training and equipping him over those years. Charging him criminally for potentially violating departmental standards is like a doctor using a chain saw to remove a skin tag: it can work, but it also can result in a great deal of very unpleasant and unnecessary damage for everyone concerned. In this case the damage caused by the loss of an otherwise productive and experienced police officer would negatively impact on the safety of the citizens of Baltimore County and, as importantly, on the view, realistic or not, of police officers that they are being unfairly targeted for criminal prosecution, even when they are doing what they were trained to do.

Charles J. Key

Consultant



Retirement: The money may not be as good, but the hours are way better!



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8 THE SHIELD

To the Membership:

My apologies, life got away with me, and I was unable to get this out before the newsletter came out this past Spring.

I have been asked by several members of the Association who needs to be contacted upon a member's death or a spouse's death.

Let's start with the members' death:

The department needs to be notified, please call Bryant Austin at 443-928-1762. This is Sgt. Austin's cell phone. Leave a message if he does not answer.

With that being said, before this information was available to me, I have been directing the families to make the phone calls themselves. The family may also call me, any time 24/7 410-303-0184

Here is a list **IN ORDER** of notifications that need to be made upon a members' death:

NOTIFICATIONS FOR AFTER YOU PASS

Sgt. Bryant Austin 443-928-1762 (BryantAustin@BaltimorePolice.org)

Baltimore City Benefits 410-396-5830

Fire and Police Pension 410-497-7929

Met Life 800-638-5433 (Make sure you have a beneficiary on file

with them)

BRPBA Kathy Conrad 410-303-0184 (Until Daryl gets back on his feet)

(Make sure you have a beneficiary form on file)

FOP (if you are a member) 410-243-9141

Your local Social Security Administration Office

Veterans Affairs if a Veteran

If your spouse passes before you make sure that you call Baltimore City Benefits and Kathy Conrad. One of our members' benefits is \$250 if your spouse passes before you.

Kathy Conrad

Applications to join are now available on our website. Feel free to tell other retirees who are thinking of joining. (BRPBA.com)

"Be yourself; everyone else is already taken." _— Oscar Wilde

THE SHIELD

Prepare For the Inevitable

Bob Haukdal - F&P Trustee

Updated June 2025

The Boy Scout motto is "Be Prepared." Being prepared for application for pension survivor benefits can unnecessary delay in processing of the benefits. So, below is a list of steps and documents needed to process the claim.

When the retiree passes away, the Baltimore City Fire and Police Employees' Retirement System (F&P) must be notified. The F&P will then send a letter to the spouse to request the following documents:

- · Death certificate
- · Birth certificate of spouse
- Marriage certificate
- Social Security Card of the surviving spouse
- Federal and State tax withholding forms (provided by F&P)
- · Direct Deposit form (provided by F&P)
- Voided check for direct deposit to checking account. If is to be deposited into a savings account, then provide a document from the bank verifying your account ownership.
- · An email address.

Of course, the sooner the F&P receives the paperwork the better the likelihood there is not a break of payment. Once received, the paperwork must be processed to enter the survivor into the payroll system which is sent to BNY Mellon to initiate payment. Normally, the paperwork must be received by F&P by the 15th of the month for the survivor to receive payment on the 15th of the following month.

So, to aid the survivor in completing the process, it would be helpful that you have and know where a copy of your marriage certificate is as well knowing precisely where the survivor's birth certificate and Social Security card are located. To really be prepared, you could email your marriage certificate, your spouse's birth certificate as well as a copy of his/her SS card to the pension system at ContactBCFP@bcfpers.org. Make sure you ask for verification of receipt.

Over the years, your beneficiary may have changed. To ensure the F&P has the name of your current beneficiary, you may call them at 410-497-7929, select option 1 for employee benefits. Then ask for someone to verify your beneficiary. They will ask for your name and SS number to verify your identity.

For members whose spouses predeceased them or never had a spouse, notification to the F&P of your passing by whomever is handing affairs is all that is necessary.

Thanks to Howard Mossovitz, Deputy Executive Director, F&P for his help with this article.

Annual City Pension Contribution

Bob Haukdal

F&P Trustee

Just a quick note to say the City made its Fiscal Year 2026 contribution to our pension system on July 1,

2025. The obligation, set by our actuaries, was \$164,471,565 and was received in full.

10 FALL 2025

Just a few updates-

- 1) Quinton Herbert has left DHR for a comparable job at the ACLA. Tonya Brinkley is back as Interim Director
- 2) Members report having difficulties finding a vendor for covered diabetic shoes. This is a Medicare problem rather than a Aetna problem. Former vendor i.e. Northern Parkway Pharmacy report that they dropped covering these because Medicare reimburses \$16 less than the actual cost. Check with Aetna customer service before serving this service.
- 3) Media news about Aetna dropping MAPD coverage has been in the news.

To clarify the reporting, Aetna is dropping coverage on STATE HEALTH INSURANCE EXCHANGES. These exchanges attract low income persons who have not had adequate insurance for many years. The result is high care costs vs low premiums.

There are 11 states which Aetna is no longer providing coverage. MARYLAND is NOT one of those states.

This is not an unusual situation with the State Exchanges. In 2010, fifteen years ago, the Affordable Care Act created the state exchanges. Since them a number of provider networks pulled out including United Healthcare, Johns Hopkins Medical. and Humana, in a variety of states.

The plan we have is not a simple MAPD. We say MAPD to avoid saying "Aetna PPO with External Service Area, with a Medicare Contract and Rx coverage". Look at you card and you'll see that mouthful.

4) The Health Insurance Committee is meeting in June. More when we know more.

Pamela K. Shaw

Vernon Herron, BPD's Wellness Coordinator 410-409-1584

Baltimore City Employee Benefits 410-396-5830

For City ID: 410-396-2640

They Walk Among Us...

I walked into Starbucks with a "Buy-One-Get-One-Free" coupon for a Grande Latte. The barista studied it like it was the Declaration of Independence, then turned to a chalkboard that read "Buy One, Get One Free."

Her eyes lit up. "Oh! So that means... they're both free!"

She happily handed me two free lattes.

I didn't argue. I just walked out, sipping my victory.



Just had a detective knock on my door saying he was looking for a man with one eye. I told him if he used both, he'd probably find him a lot quicker.

11 THE SHIELD

WELCOME TO OUR NEW MEMBER As of 8/10/2025

Lamaire Byfield

CONTACT INFORMATION:

President: Daryl Buhrman XXXXXXXXX 1st VP: Michael Wilhelm 443-865-6584

Website www.brpba.com

Email Address: brpbaoffice@gmail.com

F&P Retirement System 410-497-7929 FOP 410-243-9141

Balto. City Life Insurance 410-396-5830 Health Care Benefits 410-396-5830 Department of Human Resources (DHR) (410) 396-3851

Securian Financial 1-888-658-0193 Municipal Employees Credit Union 410-752-8313 Employee/Retiree Affairs Unit 410-396-2546

Lapel pins \$5.00 each (includes shipping and handling). Can pick up at a meeting or email a request to: BRPBAOFFICE@gmail.com



INCLEMENT WEATHER

Please remember, monthly meetings may be canceled due to inclement weather when:

- Baltimore County Schools are closed because of snow or inclement weather; or
- There is a snowfall after schools are dismissed and the Baltimore County snow emergency plan is placed in operation.

Distress Fund Chairman:

Contact Kathy Conrad 410-303-0184

Patches \$2.00 each. Can pick up at a meeting or email a request to: BRPBAOffice@gmail.com





DISTRESS FUND NEWS

The BRPBA 2025 raffle will be mailed out the first week of September.

I would personally like to thank everyone who helps our Distress Fund. Without you, there would be no fund to help our members when they ask for it.

Thank you.

The 2025 prizes will be as follows:

4 \$50.00 winners 19 \$100.00 winners 4 \$200.00 winners, 3 \$300.00 winners 1 \$400.00 winner 4 \$500.00 winners.

As always, we wish you lots of luck.

Daryl

WHEN WE GIVE CHEERFULLY
AND ACCEPT GRATEFULLY,
EVERYONE IS BLESSED.

BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION TAG PROGRAM

As of August 2025, we have 744 sets of professional looking tags in Maryland. Many members continue to display their pride of being a police officer, even in this current climate. Our tags are a one time fee of \$25.00 to the MVA and a small donation of \$20.00 to the Distress Fund.

Contact Kathy Conrad at 410-303-0184 for more info.





I'm retired, it's no longer my problem.





BRPBA FINAL ROLL CALL As of 8/10/2025

Jess Baker (07/02/2025)

Lawrence Bennett (04/17/2025)

Melvin Block (04/18/2025)

William Bowen (05/06/2025)

Richard D. Carter, Sr. (06/11/2025)

Thomas Frazier (05/16/2025)

Albert Heinbaugh (07/13/2025)

Joe Johnson (07/25/2025)

Jeffrey Marshall (08/03/2025)

Wendell Marshall (07/13/2025)

Ellwood (Woody) Uhl (07/14/2025)

Melvin Utz, Sr. (06/29/2025)

Samuel Ritch, Jr. (04/29/2025)

Retired Officer Beverly J. Summers (05/10/2025)

David E. Parris, (07/05/2025)

Michele Rowland (06/02/2025), wife of William Rowland

"As long as we remember a person, they're not really gone. Their thoughts, their feelings, their memories, they become a part of us."



My mind still talks to you, and my heart still looks for you, but my soul knows you are at peace.



"We painfully grieve because we deeply love"





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Return Service Requested

Executive Board Meetings held the second Wednesday of the month and General Meetings on the third Wednesday (except no General Meeting in July and August) at Knights of Columbus Gardens, 4301 Klosterman Avenue, Perry Hall, MD. Please join us!