



THE SHIELD

OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

EARLY WINTER 2015

PRESIDENTS MESSAGE

I know that most of you are looking for answers about the pension law suit. It has been at least five years since the original court filing. I wish I could tell you that we are nearing a solution, but the fact is we are not. In excess of 2.5 million dollars has been spent so far and to this point nothing has been gained.

Yes there are some who will tell you that the retirees have had a victory in that Judge Garbis ruled against the way post retirement raises were doled out, but I don't see a victory when many of us are getting no raises, some only receiving .01%, while others get .02%.

I am especially incensed when there are over 361 Line of Duty retirees under the age of 55 who are receiving no annual raise, along with the 103 additional Line of Duty retirees who only receive 1% annually. In most cases these folks were told "We don't want you anymore." Many can no longer work and are forced into reducing their lifestyle through no fault of their own.

Will there ever be an end to all of this? I am sure that sometime in the future there will be, but I can only hope to live long enough to see it.

On January 26, 2015, the attorneys met before Judge Garbis to determine how to proceed with the case. We would like to have Judge Garbis decide the case and the City wants to start all over again in State Court. Judge Garbis has requested that we file motions to seek an amended complaint. I would expect this kind of actions to go on for several months. My advice is not to hold your breath waiting for an outcome as it will be sometime in the not so near future.

For those of you asking why we do not sit down and negotiate a settlement with the city, the answer is that the city refuses to negotiate. I personally have asked the Mayor to please settle this issue and I know the Unions have also approached her.

Many of our members living in the State of Maryland have had trouble with the State Police when attempting to obtain a handgun carry permit. The State Police is a bit arbitrary and has set rules that allow them to decline the issuance of a carry permit if you have not obtained one immediately upon retirement or have let it lapse and then attempted to get a new one. In all cases, they will not issue a permit once you have exceeded the number of years of retirement. Meaning, if you had 20 years of service, once you have been retired for 20 years, they will no longer issue a permit. This is a case of the State Police writing their own rules. Nothing in the law prohibits them from issuing retired law enforcement officers permits after some arbitrary date.

With the help of Paul Blair, former President of FOP Lodge 3, I had a meeting with Vince Canales, State FOP President. I explained the situation to him and he agreed to join me in trying to reverse this policy. I also contacted John Grumbach, President of the Baltimore County Retired Police, Inc. He stated his group was having the same problem and agreed to join in to help solve the issue. I asked our Lobbyist, Mr. Frank Boston, to arrange a meeting with State Delegate John Cluster who represents the 8th Legislative District and is a retired Baltimore County Police officer. On January 19, 2015, we met at Mr. Boston's office. I also invited Don Helms who is very active in the Legislature where Guns Rights are concerned. We had a very fruitful meeting and I believe it will result in an easing of the regulations concerning retired police all across the State of Maryland. I will update you as new information comes to me.

As you all know, as soon as you turn 65 years of age, you lose your dental care. With that in mind, I was approached by Paul Blair who suggested that we may be able to obtain such care as a group. On January 8, 2015, both Paul and I met with several representatives of the Mass Mutual Financial Group and a representative of the Delta Dental PPO. Both Paul and I feel that this group offers an affordable plan with reasonable deductions. A presentation will be held at our February 18th General Membership Meeting. We, the BRPBA, will not be the sponsors of this plan. Each individ-

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**BALTIMORE RETIRED
POLICE BENEVOLENT
ASSOCIATION
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Baltimore, MD 21206**

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ual will be responsible to sign up for it or not and pay directly to the plan. The BRPBA will realize no proceeds or any other remuneration as a result of your taking part in the plan.

Recently, I spent many hours trying to help one of our members get his health insurance up-to-date. It seems his wife was somehow left off of his policy. It actually took several weeks to get everything fixed. I urge all of you to make sure that you take the time to read the benefits statement sent to you each year and see that you have the right coverage.

Also recently, I had a member who had been living in Florida decide to come north and move to Pennsylvania. He had a long history of heart trouble and hypertension and was taking a large number of prescription medicines. Shortly after his move, he began to run out of his medication. The doctor he was seeing in Florida would not renew his medication stating he would have to find a local doctor. The problem with that is that in many cases if you are a new patient, you will have a great deal of trouble getting an appointment. The soonest he could get one was the middle of February, which was not soon enough to prevent him from running out of medication. There was very little I could do for them but offer suggestions. After several weeks of anguish and many, many telephone calls, they finally found a doctor who would treat them. Moral of the story is that if you are moving from one location to another, make sure your medications are up-to-date and ask your doctor to give you prescriptions in advance.

The Fire and Police Pension System is again planning to change payroll disbursement from bi-weekly to monthly. While I realize that this is a big change and will have some effect on the way you handle your finances, I am doubtful that there is much we can do about it. The savings to the Pension System will be about \$430,000 a year. This is a considerable sum of money.

This change would start January 2016. Due to the holiday, we will receive a check on December 31, 2015. This will be the 27th check for the year 2015 and amounts to a full two weeks extra pay for the year. As you all know, we never receive the full amount of our pension on a bi-weekly basis. If you divide 26 into the amount you are supposed to receive, you are always short. Normally it takes 12 years for this to right itself by receiving a 27th pay. The Pension System proposes to post your deposit on the 15th of each month. This means you will receive a normal paycheck December 31, 2015 and then a full months check on January 15, 2016. It also means that you will always receive the exact amount of your pension in 12 equal payments. There is a more comprehensive explanation of this by our Pension Trustee Robert Haukdal elsewhere in this newsletter.

At the November 2014 General Membership Meeting, elections were held and as there was no opposition, all Board Members remained in office.

I personally would like to thank each and every member of the Executive Board for their help and support over this last year. It has been a pleasure to work with such hard working individuals who each in their own way bring unique talents to the table.

Until the next time.

Nick Caprinolo

AND THE TIMES, THEY ARE A CHANGIN'

With hope, tinged perhaps with desperation, police and firefighters, active and retired, sought the help of the Federal Courts to salvage what their sacrifices for Baltimore's citizens had earned them. They only resorted to suing after the City broke its promises, eliminating and reducing the benefits for which they, and their families, had sacrificed, often in blood, always without complaint. They only went to court after some in authority justified the City's breach of contract by noting that many of the police and firefighters protecting the City's citizens did not live there. They even ignored that insult, much as they had paid no attention to the hateful slander they often experienced just for doing their jobs. They thought, naively, that justice would prevail. They were wrong.

In the United States District Court, Judge Garbis partially agreed with the unions, FOP and retirees. Then, the United States Circuit Court of Appeals reversed his decision and ruled in favor of the City. The Supreme Court declined to examine the Court of Appeals' decision. The City continued to decline to negotiate, a situation that persists to this day.

When the journey began, the climate for saving the F&P contractual benefits was much more favorable than it is today. Throughout the nation, workers in general, not just public safety employees and retirees, have experienced losses and reductions inconceivable a generation ago. The old moral obligation, nay imperative, to care for those who protected and served somehow mutated into apathy, if not outright hostility in some quarters although, to be fair, many in power in Baltimore tried to salvage what they could for the police and firefighters from the fiscal carnage resulting from careless, if not reckless, financial management over decades, to say nothing of the chaos caused by a plummeting stock market at the beginning of the century followed by the Great Recession of 2008.

Meanwhile the trend of eliminating benefits marched on unabated. On Dec. 15, President Obama signed the Multi-Employer Pension Act of 2014 into law. It authorized any multi-employer pension fund, generally administered by a union, to cut benefits, not only for current workers, but also for retirees. The plan need only be 20% underfunded. The 2014 Act eviscerated many of the protections afforded workers and retirees by the Pension Protection Act of 2006. Despite opposition from AARP, the Act, a product of the collaboration of Rep. George Miller (D. Calif.), a union ally, and Rep. John Kline (R. Minn.), a critic of big labor, received substantial big union support. The moral imperative in favor of paying guaranteed benefits vanished as if some governmental magician, ala David Copperfield, had made them disappear.

Of course, the BRPBA, FOP, Firefighters' Union and Retired Firefighters could start all over and sue the City in state court for breach of contract. In all likelihood, though, the battle would be more difficult—and there's now a huge concern about even more expense. The federal standard in the case we lost said that an impairment of contract must be reasonable and necessary to accomplish an important public purpose to withstand Contracts Clause scrutiny. In a state breach of contract case, the court, if it relies on a 1977 case of the court of special appeals, could decide that a breach of contract from reducing pension benefits is justified if only reasonable, not reasonable and necessary.

So, we continue to try to negotiate to get the best result we can, knowing we can go to a state court if need be, in a moral climate probably not as universally favorable as the one that existed a few years back. On the other hand, certainly rebounds in the economy recently have dissipated the atmosphere of monetary crisis that contributed to the initial reduction. Moreover, despite our frustration over the fact that a bargaining session has yet to be scheduled, we know that many in power in the City are good and decent people who will not be swayed by some of the hostility toward retirees, current and future, exhibited in some quarters. We applaud them and pray they prevail. In the meantime, we of the BRPBA continue to work for all of our members; to protect and to serve.

Michael P. May

NEED A NEW MEMBERSHIP CARD OR KEY TAG? LOST YOUR OLD ONE(S)? LET US KNOW AND WE WILL REPLACE IT.

EMAIL J8518@AOL.COM

Into The Abyss

The other day, I traipsed down to Jerry D's to consume a diet Pollock Johnny's with the works and low cal french fries. Despite the fact that at 6'3" and 275 lbs., I'm hard to spot, members of my extended family, who had chosen to eat lunch together at Jerry's because they thought I wouldn't be there, called out my name, or maybe called me names (I'm a little deaf). I walked over to their table, but I soon made them feel better when I retired to a single table to eat by myself.

Anyhow, I knew the Police Department would soon promote one of my relatives. After I interrogated my family for a while, I discovered the promotion would take place the following Thursday. I said I'd try to be there. Then I began to worry that maybe, to show their great affection and respect for me by playing a practical joke, the family told me Thursday when the promotion would actually occur some other day.

I then decided to use my vast experience as a detective, detective sergeant and trial lawyer to get the real poop although poop's what a lot of people give me anyway. Sure enough, I got a lot of poop when I investigated.

First, I looked for the Police Commissioner's number on the internet. For some reason, when Al Gore invented the internet before he discovered global warming, he didn't put it on there. I found a general PD number, though. When the lady asked me what I wanted, I said I wanted to know the answer to the meaning of life, and she started to tell me. Afraid I might not understand, I interrupted and asked her to transfer me to the PC's Office.

After a pregnant pause, someone from that office came on the line, and I asked about the promotion ceremony. She told me she didn't know because she'd just gotten back from vacation. She told me she would transfer me to the Education & Training Section. I waited some more, but that was OK because it gave me more time to contemplate the meaning of life.

Finally, somebody answered. From the accent, I think I got the E&T Section of the Afghan National Police. I can say with certitude that the person to whom I spoke didn't know anything about promotions in the BPD.

Undaunted, I called the FOP. The person who answered politely let me talk for five seconds. She then put me on hold before I could ask if there was a promotion ceremony. Conceding defeat, I hung up and called a friend who might know. He said the information was classified and that I didn't have a need to know.

I then thought about calling Jayne Miller, the WBAL TV investigative reporter. I understand, though, that she heard from somebody that I'd commented once upon a time that I doubted she could find the ground if she fell from an airplane. As a perceptive investigator and trial lawyer, I decided Jayne wouldn't be too enthusiastic about helping me.

Transparency's a wonderful thing, no?

Michael P. May



16th Annual C.O.P.S. Ride MARYLAND CHAPTER OF CONCERNS OF POLICE SURVIVORS

Hosted by Maryland Fraternal Order of Police
Sunday, June 14, 2015

Contact Earl Kratsch at 410-442-8260 for more information.
(www.mdcops.org)

In Memory of: John I. "Mac" McAndrew Sr., city patrolman

Picture: Baltimore Police Officer John McAndrew at the ceremony honoring him in 2011 when he retired after 50 years on the force. He was the longest serving officers. (Courtesy: Jed Kirschbaum, Baltimore Sun



By **Frederick N. Rasmussen**, The Baltimore Sun

John I. "Mac" McAndrew Sr., a retired city police officer whose career in the Western District spanned 50 years, died of heart failure Wednesday at Lorien Nursing Center in Columbia. He was 75.

"I got to Western in 1985, and Mac had already been there 25 years, and then I retired before him," said Tom Cassella, who retired in 2007 with the rank of major. "We talk about community policing; he was the embodiment of that," said Mr. Cassella. "Mac was a very large guy and he never had to chase or fight anybody because he knew everybody in the district. All you had to do was give him a name and he'd get back to you in a day or so with everything you needed to know about the suspect."

"He was the kind of guy everyone wanted to get to know and be with," said Donald Helms, who retired in 2012 and is the chaplain for Lodge 3 of the Fraternal Order of Police. "Mac was an old-time police officer who always got his man. He knew the neighborhood and if he learned of trouble, he'd start asking questions and would find out who did it," said Mr. Helms. "He kept the area where he worked safe so people could come out and sit on their steps. Everyone loved him. What a great guy."

"He was a big guy, and his heart was as big as he was," said Claude Merritt, who worked in the Western District from 1969 to 1981 and retired from the department with the rank of sergeant. "He was a policeman's policeman."

The son of Wilfred McAndrew, a prison guard and barber, and Viola McAndrew, a homemaker, John Irvin McAndrew Sr. was born in Spangler, Pa., and raised in nearby St. Boniface.

Mr. McAndrew was a 1957 graduate of Hastings Elder High School in Hastings, Pa., where he was an outstanding football player. He served in the Army as a military policeman in Germany from 1957 to 1960. When he retired in 2011, he told The Baltimore Sun he had "wanted to be a police officer my whole life."

When Mr. McAndrew began his career June 1, 1961, with the Baltimore Police Department, officers worked foot posts and used call boxes to communicate with the district station. "His pay was \$3,900 a year," said his wife of 50 years, the former Rebecca "Becky" Sibert, who taught English in city public schools until retiring.

On Aug. 24, 1961, he began his five-decade career in the Western District, which historically has been one of the city's most dangerous. "Nobody wants to go to Western," Mr. Cassella said with a laugh. "I loved it, and so did Mac. He just loved everything about it. He brought integrity, honesty and had a great sense of commitment to the job," he said. "No one ever said a bad word about Mac, not even the people he locked up, who often came back to tell them he had actually helped them."

"The role of this man in Baltimore has changed people's lives," then-Police Commissioner Frederick H. Bealefeld III told the crowd who had gathered at police headquarters to honor Mr. McAndrew when he retired.

"When you spoke to him, he was always very straightforward, and there was never a hidden agenda with Mac. He always told you the truth," said Mr. Helms. "People looked up to him."

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When his wife suggested he move up in the department, Mr. McAndrew declined to do so. "He loved being a patrolman and having contact with people in the neighborhood. He never wanted to move up," said Mrs. McAndrew. "He was a mentor and the kind of person people could go to for help. Being a police officer was his entire life."

"If you ever had a question, John never treated you as a dumb rookie; he'd explain things to you, and he advised us to always enforce the spirit of the law and not necessarily the letter of the law," recalled Mr. Merritt. "And every man was a gentleman, and every woman was a lady until they proved otherwise."

In addition to working his beat, Mr. McAndrew had additional duties in the district. "He took care of all of our property issues. If we were getting low on something or out of it, he ordered it. If something was broken, he'd fix it," said Mr. Helms. "If you said, 'Hey, Mac, I need a new magazine,' he'd get it for you. You never had to ask him twice. He was that kind of person."

"He loved his job and joyfully went to work every day," said his wife, who added that he rarely missed work.

One time, Mr. McAndrew went to work even though he was so sick that he later had to be taken to the hospital, where he spent two weeks recovering.

During his tenure, he served under 13 police commissioners.

When Mr. McAndrew retired, his badge was retired, joining those of two other city police officers who have been similarly honored. It is an honor given only to those who "serve for so long, with such distinction," Commissioner Bealefeld announced at Mr. McAndrew's retirement ceremony.

Mr. McAndrew enjoyed collecting police memorabilia and model police cars as well as exchanging Baltimore Police Department patches with other police officers across the country.

He was a member of Lodge 3 of the Baltimore City Fraternal Order of Police, Baltimore Retired Police Benevolent Association, and the Maryland Police Emerald Society.

For years, the longtime Eldersburg resident worked with youths and coached football, baseball and basketball at the Severn Athletic Club, where he had also served as president. He was an avid Baltimore Colts, Ravens and Orioles fan.

Mr. McAndrew was a communicant of St. Joseph Roman Catholic Community Church and Holy Family Roman Catholic Church in Randallstown.

A Mass of Christian burial was offered at 11 a.m. Monday at St. Joseph's, 915 Liberty Road, Eldersburg.

In addition to his wife, Mr. McAndrew is survived by a son, John I. McAndrew Jr., a lieutenant with the Anne Arundel County Police Department who lives in Pasadena; a daughter, Clare Mastramico of Elkridge; and three grandsons.

Dear Retired and Active co-workers and Police Friends of Officer John "Mac" Mc Andrews, Sr.,

Please accept our sincere thanks for your support, kindness and outpouring of love both before and after Mac's passing into eternal life. He was so grateful for your calls, cards, visits, prayers and Masses. Your visits to the funeral home and attendance at the funeral mass brought great comfort to the family.

We always knew a tightly knit brotherhood existed among police officers, and we got to witness it firsthand. Just to know that you were thinking about him brought Mac great happiness. It was heartwarming to see just how many police actually cared about him. We are sure that he saw the funeral and was thrilled to see how many police participated and/or attended. The motors, pall bearers, honor guard and speaker just put it over the top.

The support that you displayed for Mac and the family meant so much to him and to us during this difficult time. You will be in our hearts forever. With much gratitude,

*The Mc Andrew's Family,
Mac, Rebecca, daughter Clare and son John, Jr.*

I SHOULD WRITE A BOOK.....

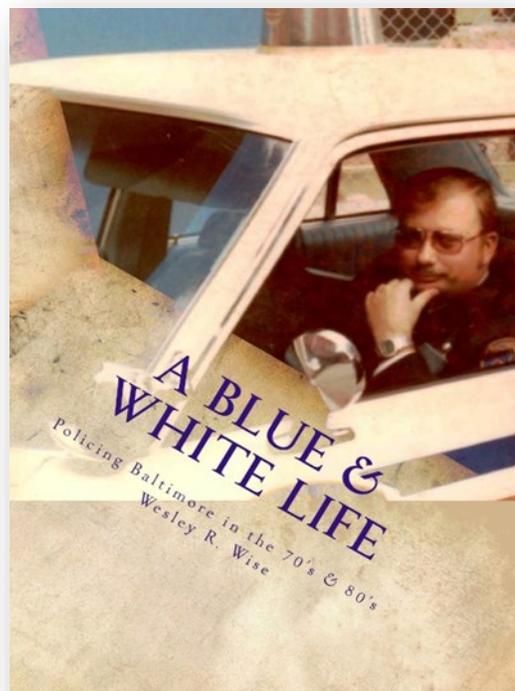
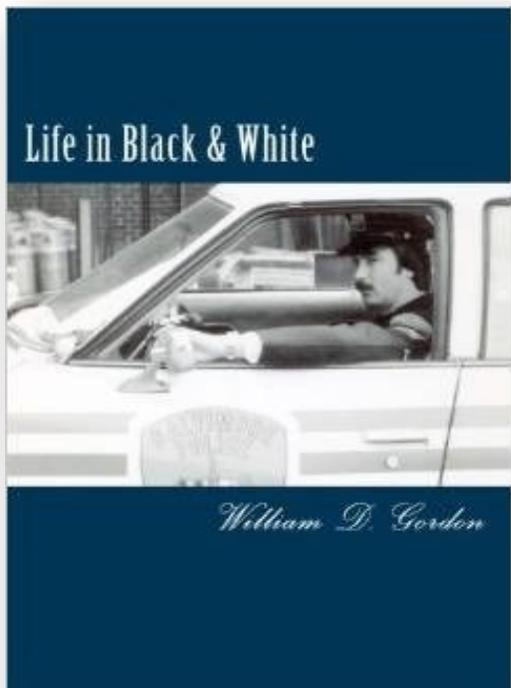
How many of us have uttered those words over the years?

Well, two of our members have recently been added to the ranks of those who have done just that.

Life In Black And White by Sgt. William D. Gordon (retired) was published this past August. Sergeant Gordon retired in 1999 after 25 years in the department. Reflecting back on his career, he decided that he had some stories to share that may be enjoyed by his former colleagues. Rather than write about those things we all encountered over the years that we try to forget, Bill decided to write about the humorous and anomalous encounters he had over his career. The resulting book is funny, entertaining and informative. It is certain to bring back memories from your days on the streets of Baltimore.

Blue And White Life by Major Wesley Wise (retired) was just published in December. Major Wise had a long and distinguished career spanning 36 years. In his new book, he relives some of his experiences from the Northeast and Southeast Districts in the 1970's and 1980's. He also put out the call for 10-16 units and included stories from several of his former colleagues. These stories range from humorous to heart stopping.

Both of these books are interesting reads that will transport those of us who worked the streets back to those times. They will make an excellent addition to your personal library, as well as great gifts for friends and family. Check them out on Amazon.com and order your copies today.



**FROM THE CITY OF BALTIMORE DEPARTMENT OF HUMAN RESOURCES
MEMO SENT OUT IN OCTOBER 2014.**

ATTENTION: Future Prescription Drug Plan Change for 2020.

Important Information You Need to Know:

- ◆ The City of Baltimore will no longer offer a Medicare Prescription Drug Plan **after December 31, 2019.**
- ◆ During Medicare's annual enrollment period for 2020, which will be held in late 2019, City of Baltimore Medicare Eligible retirees and their Medicare Eligible dependents will be required to enroll in an individual market Medicare Part D plan offered through Medicare and private insurers.
- ◆ This change will only affect the prescription drug portion of the City coverage. As of this notification, there are no changes planned for the Medicare Supplemental medical plans offered by the City.
- ◆ This change is possible because of the greater subsidies provided by the federal government through the Affordable Care Act. Retirees will have more flexibility to choose the Medicare Part D plan that best suits their needs.

This announcement is the first of several that will be provided to you before the end of the City's Medicare Part D Plan. As it gets closer to 2020, notifications will be sent that will provide you with additional information on how to sign up for a Standard Medicare D Plan during the Medicare Open enrollment period (October 15—December 7, 2019).

You may visit the City of Baltimore's Benefits website at:

<https://www.baltimorecity.essbenefits.com/essenroll.asp> to review the Medicare Part D, Question and Answer section. For additional questions, please contact the City of Baltimore, Employee Benefits Division at: 410-396-5830 or 410-396-1780.

LOOK WHO'S JOINED!

Anthony Brown	James T. Lowry
Bruce R. Button	Donald R. Medtart
Tracy Geho	Reginald McNeill, Jr.
Kenneth Hyman	George Smith, Jr.

Interested in the history of the BRPBA? We have copies of our newsletters going back to 1986. If you are interested in receiving a copy of one of them, please feel free to ask.

EVERYONE MUST HAVE HEALTH INSURANCE

By Leonard DeLozier

In March, 2010 President Obama signed the Affordable Care Act (ACA). One provision of the ACA required that in 2014 all Americans must have qualified health insurance or pay a penalty. Before I can prepare your tax return, I MUST know if you and everyone claimed as a dependent on your tax return were covered by a qualified health insurance plan for all of 2014. I will give you a form that you must complete and sign, telling me if and what type of health insurance you had. Please complete the form and give it to me with your tax information.

The bad news is that the reporting requirements under the ACA could be complicated and time consuming, and consequently could add an additional \$75 - \$150 to my fee if I have to calculate credits and/or penalties.

The good news is that if you and your family were covered by Medicare or by an employer sponsored health insurance plan, the reporting requirements are quite simple.

HEALTH CARE DEDUCTIONS

The Affordable Care Act also reduced your deduction for medical costs, including the cost of health insurance for 2014. I will see very few deductions available for medical costs now unless you have substantial bills. The amount of your medical expenses in most cases must now be more than 10% of your income before we can deduct anything, (for 2014, the threshold stays at 7.5% if you or your spouse are 65 or older) so weigh carefully whether to go to the trouble of summarizing these costs. If you are self-employed, I still need to know how much you paid for health insurance.

RENTAL PROPERTY

If you own rental property, this year the IRS has demanded substantially more information. I now need, FOR EACH PROPERTY SEPARATELY, the physical location, the type of property (vacation rental, single-family residence, duplex, etc), and Forms 1099-MISC received, and a record, by property, of the number of days rented and the number of days used for personal purposes.

CHANGES FOR 2015

SOCIAL SECURITY CHANGES FOR 2015

- Social Security benefits are increasing by 1.7% in 2015.
- If you are receiving Social Security benefits, you can earn up to \$15,720 in 2015 before triggering any Social Security benefits cuts. If you earn more than \$15,720, you'll lose \$1 of Social Security benefit for every \$2 of earnings over the limit. Once you reach full retirement age, you will not lose any benefits. (Note: Special rules apply in the year you reach full retirement age.)
- The maximum amount of earnings subject to the FICA (Social Security) tax will increase to \$118,500 from \$117,000. Medicare taxes will be withheld on all wages, with no maximum limit.
- The FICA tax rate will stay at 6.20% for both employees and employers. (Self-employed people must pay both parts, or 12.40%.)
- The Medicare tax rate remains at 1.45% for both employees and employers. (Self-employed people must pay both parts, or 2.90%.) However, an additional 0.90% surtax kicks in for single tax payers earning \$200,000 or \$250,000 for married couples.

IRA / 401(k) / 403(b) CHANGES FOR 2015

- 401(k) and 403(b) Plans: Taxpayers can contribute up to \$18,000 to their 401(k) and 403(b) Plans for 2015, up \$500 from 2014. The additional "catch-up contribution" amount that those age 50 and older can contribute remains \$6,000, for a total of \$24,000 for each person 50 or older.

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- Individual Retirement Accounts: The amount you can contribute to an IRA (for both traditional IRA's and Roth IRA's) remains at \$5,500, or \$6,500 for those taxpayer who are 50 and older.

2015 STANDARD MILEAGE RATE

For 2015, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) is changing, as follows:

	2015	2014
For business miles driven	57.5¢	56¢
For medical or moving purposes	23¢	23.5¢
In service of charitable organizations	14¢	14¢

(The business expense rate increased by 1½ cents, but the medical and moving expense rates decreased by ½ cent, from the 2014 rates.)

ATTENTION
ALL DISTRICTS, DIVISIONS
RETIRED, ACTIVE, FRIENDS & FAMILY
BALTIMORE POLICE REUNION
BULL & OYSTER ROAST

ALL PROCEEDS GO TO KENNY DRISCOLL
AND
THE BALTIMORE POLICE HISTORY WEBSITE

WHEN: APRIL 18, 2015
TIME: 1400 HRS - 1900 HRS
2:00 PM - 7:00 PM
WHERE: TALL CEDARS
2501 PUTTY HILL AVENUE
PARKVILLE, MD 21234
TICKETS: \$40.00 PER PERSON IN ADVANCE
\$50.00 PER PERSON AT THE DOOR
check, cash, money order or Pay Pal: kirwin3387@gmail.com
(when doing Pay pal please add \$1.46 for fees if not gifting)
MUSIC: HEAD RUSH



CONTACT: KATHY IRWIN 410-303-0184

INCLEMENT WEATHER

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

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



IMPORTANT BRPBA BY-LAW CHANGE — PLEASE READ.....

By-Law Change to Member Death Benefits/Eligibility Assistance

Following the recommendation of the Executive Board, the General Membership approved a change to the association's by-laws that would allow new retirees that did not become a member of the association within one year of retirement to become eligible for a partial death benefit. Under the previous article (Article X-Death Benefits/Bereavement Assistance) a new retiree had to meet the following conditions to receive a death benefit of \$1,000.

Section 1: Death Benefit

- A. Present member must have been in the Association on or before October 15, 2003. Membership is determined by postmark on the envelope that includes the application.
- B. New Retirees must become a member within one year after their retirement date.
- C. Dues Payments must be up-to-date.
- D. Must be a member for one full year.

The new amendment will allow for a partial death benefit for those retirees that join the BRPBA after one year of the member's retirement date. The partial death benefit is \$50.00 per year until the maximum amount of \$1,000.

For example, a retiree that retired ten years ago and did not join the BRPBA within one year of his/her retirement would begin accruing a death benefit of \$50.00 per year after joining contingent on meeting the requirements of C and D in Section 1. Therefore, upon the death of the retiree and having been a member for 8 years under this by-law change, his/her beneficiary would be eligible for a \$400 death benefit.

The Board found that there are a significant number of retirees that have not joined the BRPBA within the first year. A financial analysis based on yearly disbursements of the death benefit and other factors lead the Board to recommend a partial death benefit versus grandfathering new members that did not meet the eligibility for the full death benefit of \$1,000.

Police Officer Craig Chandler

Baltimore City Police Department, Maryland

End of Watch: Friday, January 9, 2015

Police Officer Craig Chandler succumbed to injuries sustained two months earlier when he was involved in a crash during a pursuit of a moped.

He and other officers were attempting to detain a group of individuals who were riding dirt bikes, which are illegal to operate in the city. One of the people they were attempting to detain was picked up on a moped which then fled the scene. Both the moped and the patrol car Officer Chandler was riding in struck a utility pole on the 2200 block of Kirk Avenue.

Officer Chandler was transported to a local hospital with severe injuries. He remained in the hospital until succumbing to his injuries on January 9th, 2015.

The driver of the moped was charged with reckless driving, negligent driving, and fleeing and eluding.

Officer Chandler had served with the Baltimore City Police Department for six years and was assigned to the North-east District. He is survived by his wife and two children.

Your can read more at: <http://www.odmp.org/officer/22335-police-officer-craig-chandler#ixzz30iLFmsUN>

Unsung champions of the Baltimore City Police Department



In August of this year, our esteemed president, Nick Caprinolo, telephoned me in Florida where I now reside. President Caprinolo informed me of a distinguished retired homicide detective, Arthur Vidler, who also resides in the same Florida County in which I live. Being well-aware of our semi-annual BCPD luncheons in Orlando, Florida, President Caprinolo requested if I could invite Detective Vidler. Detective Vidler retired from the Homicide Bureau in 1969. That was 3-years before I even began my career as an 18-year old cadet. Detective Vidler is now 94 years young. He has outlived his family, including his children. He remarried a beautiful lady, Nancy Vidler, who shares his same lack of a family.

I contacted Detective Vidler and quickly learned that he is 94 years old in age only. After his career in the Baltimore City Police Department, he continued another career in the Hillsborough County Sheriff's Department. He finally ended his law enforcement career as a supervisor in college security. Detective Vidler is currently seeking another job!!!! He has a good deal of grass on his property and finds cutting grass is getting boring. Mrs. Vidler still works a 40-hour work week.

On the day of our luncheon, 18 September 2014, my driving partners that day were retired K-9 Officer Rick Wolf, formally Eastern District and Florida Conversation Wildlife Investigator Emanuel Tsongaris. Between me, Rick and Manny, Mr. & Mrs. Vidler were entertained for the entire 2-hour drive to Orlando. Once we reached B.J.'s Brew Master Pub, Detective Vidler and his wife were provided the VIP treatment by

all in attendance. Pastor Alden Wightman provided a beautiful Invocation prior to lunch. Mr. Vidler was bestowed a certificate by Ret. Lt. Tim Markland for being the oldest BCPD member to attend our luncheons. As usual, Tim Markland provided a heartfelt speech to Mr. & Mrs. Vidler as being an inspiration to the group. Retired Officer Toni Furlong gave Detective Vidler a Challenge Coin from Police Officer Memorial Week. Det. Vidler answered every question asked and he is sharp as a pin. He had nothing but praise for his years in the police department. Not all was perfect, Detective Vidler lost his homicide partner, Detective Richard Bosak in 1968. Detective Bosak was shot and killed while attempting to arrest an escapee in a bar. This occurred in the days whereby police did not have any portable radios.

On our drive home, I looked in my rearview mirror and observed Mr. Vidler asleep on Mrs. Vidler left shoulder and Manny sleeping on her right. Manny worked and overnight detail. I asked Mrs. Vidler if Mr. Art was okay. She quickly replied she would check for a pulse! They were very entertaining themselves, like two newlyweds.

After all these years, Detective Vidler had one simple request. Years ago he lost his BCPD Retired I.D. Card. He was seriously contemplating on driving to police headquarters in Baltimore to obtain a new I.D. Card. Thanks to Detective Mario Notargiacomo, a current I.D. was prepared and mailed to me for Detective Vidler. All this was done without him having to drive to Maryland.

(Continued page 13)

(Unsung Champions, continued from page 12)

You may ask why I captioned this missive as unsung champions. Had President Caprinolo not called me, we would have never known of Detective Vidler. Detective Vidler provided our group a lively conversation of policing before all the modern equipment came into play. He will be etched in our hearts forever. Finally, Detective Notargiacomo accommodated Mr. Vidler's only request for a new retired identification card.

Tony Petralia

PATCHES AVAILABLE!!!

To view these patches in color, please visit: baltimorecitypolicehistory.com/BPD-history



These patches are available through Kenny or Patty Driscoll and are being sold to help maintain the Baltimore City Police History page. They sell for \$6.00 each, including shipping and handling. Kenny or Patty can be contacted at TheDriscolls@Live.com or payment can be sent directly to them at 8138 Dundalk Avenue, Baltimore, MD 21222.



To: F&P Members
From: Bob Haukdal
Trustee
Re: F&P Board Meeting
January 20, 2015

As of December 31, 2014, our pension fund stood at \$2,520,892,210. That is up 0.38% for the fiscal year and 7.31% for the calendar year of 2014.

You may remember last year I told you the F&P administration wanted to go from us being paid every two weeks to once a month. That would have saved the F&P about \$175K as well as some administrative problems for the F&P staff. It was presented to the F&P Board for a vote to send that proposition to the City to change the ordinance that governs our pension. After extensive discussion, the Board voted it down by a one-vote margin and we kept our bi-weekly pay.

The issue was raised again; however, the financial stakes are much higher now. ADP processes our checks (that includes our direct deposits) as well as our 1099-R's and they raised their fees to do so significantly in 2014. Those fees rose to \$3.20 for each check and \$3.11 for each 1099-R. So to process the biweekly checks for 6,300 retirees and 6,500 1099-R's, our annual expenditure would jump to \$544,375. BNY Mellon will do both on a monthly basis for \$115,829 a year, for a hefty difference of \$428,546. That is very nearly 10% of our \$4,428,221 budget for the upcoming fiscal year and too much for the F&P Board to accept. So the Board voted to send to the City a proposal to amend the ordinance to provide for 12 pays per year.

Assuming the City Council passes the amendment and the Mayor signs it, the change would not take place until January of 2016. As luck would have it, when we get our last biweekly pay of 2015 on December 31st, it will be our 27th pay of the year something that normally happens only once in eleven years. But since the first payday of 2016 is January 1st, we will be paid the day before. It will also be our third pay for the month of December. Then on January 15, 2016, we get our first monthly paycheck. Therefore, we should have sufficient money available from those last pays to adjust from biweekly to monthly pays.

Members who have loans or automatic savings with MECU will need to change the amount withheld from retirement checks to account for being paid once a month. Consideration may also be needed to adjust for automatic payments taken from personal checking accounts. The F&P administration will meet with MECU to help with the transition. Again, since we have three pays in December 2014, the last being the 31st. and the first January check will be the 15th, there should be sufficient funds available to handle the transition.

Regarding federal and state income taxes, in the examples the F&P administration showed the trustees, tax withholdings increased each on the monthly check, as you would expect, but the total taken out for the year remained the same.

There is an aspect to the change that will be very good in my opinion. Currently when a retiree dies, the survivor must reimburse the F&P for the amount of days the retiree was dead in the most recent pay period. That is unpleasant for the survivor and awkward for the F&P. However, the amendment would eliminate the need for reimbursement which would be emotionally and financially beneficial to the survivor.

Several years ago the city civilian employees who are in the ERS pension system went to being paid once a month and they adapted very well.

As I said earlier, we normally get a 27th pay a year every eleven years which leads to a question I have been asked several times over the years. Why, if they multiply their gross pay by the 26 times we get paid a year, does the product come up a little short of what they are supposed to receive for the year? I explained to them it was because the 14 days of which our biweekly check comprises, does not divide into the 365 days of the year evenly.

For example, suppose your pension is \$36,000 a year. Each check you now receive consists of 14 days' pay. Divide 14 into 365 days and you get 26.0714. So then divide your \$36K pension by 26.0714 and you get a biweekly check of \$1,329.82. Then if you multiply that by your normal 26 pays per year, you get \$35,901.37 which is nearly \$90 short of your \$36K. However, every 11 years or so, we get a 27th pay. So in this example, the person with the \$36K pension winds up getting \$1,282.14 more than the \$36K for the year he/she receives 27 pays.

So if you want figure out the total retirement pay you will get this calendar year, go to your pay stub and in the upper left quarter of the form, you will see a line labeled "Benefit." Just to the right of that under the heading "This Period," is the gross amount of your biweekly check. Multiple that by 27 and you will see that is more than what was stated in the letter you received from the F&P this month that provided your 2015 annual benefit. (Continued page 15)

The F&P webpage has a calendar that marks the 27 times we are paid in 2015. Here's the link: <http://bcfpers.org/services-view/benefit-payment-dates/>

January is the month the F&P sends out Widowhood Certification Forms. In order to be eligible for surviving spousal death benefits, a widow or widower must submit the form annually to certify he/she has not remarried in the last year.

So if you know of anyone who may need help in completing the form, please do. The form is not required for survivors of those who died in the line of duty. More information is available at this link: <http://bcfpers.org/services-view/retireebeneficiary-tools/#Widowhood>

Last month you received the FY2014 *Summary Annual Financial Report* which highlights certain portions of the annual Comprehensive Annual Financial Report (CAFR). Here are a few items of interest as of June 30, 2014:

Number of retirees and beneficiaries receiving benefits - 6,268.
Number of active members paying into the system - 4,317.

Changes in Plan Net Position - FY 2014

Additions

Net Investment Income	\$	313,953,904
Employer Contributions		113,843,250
Member Contributions		28,265,556
Net Securities Lending Income		<u>495,366</u>
Total Additions	\$	<u>456,558,076</u>

Deductions

Retirement Allowances	\$	205,591,968
Lump Sum DROP Payments		12,373,388
Administrative Expenses		3,907,539
Refunds of Member Contributions		3,129,650
Death Benefits		<u>344,230</u>
Total Deductions	\$	<u>225,346,775</u>

Net Increase \$ 231,211,301

When you add the amount paid in retirement allowances, lump sum DROP payments and death benefits, the total comes to \$218,309,586 for FY2014.

Here's the link to view the entire CAFR:
http://bcfpers.org/wp-content/uploads/2014/12/CAFR_2014_Baltimore-City-Fire-and-Police-Retirement-System.pdf

There may be some retirees who want to change their federal income tax deduction this year. If so, you may obtain a W-4P on the pension system webpage and then mail it in upon completion.

Here's the link:
<http://bcfpers.org/wp-content/uploads/2014/08/FP-W-4P-Federal-Withholding.pdf>

Here's the link to change your Maryland income tax withholding:
<http://bcfpers.org/wp-content/uploads/2014/08/FP-MW-507P-State-Withholding.pdf>

Completed form/s may be mailed to the F&P:
Fire & Police Employees' Retirement System
7 East Redwood Street, 18th Floor
Baltimore, Maryland 21202

(Continued on page 17)



MISSING IN ACTION
Do you know where they are?

Rajeeyah Abdussalaam	Darryl Moore
David Barley, Sr.	Paul Renaud
Richard Bernhardt	David Renfrow
Wanda Campbell	John Riffin
Thomas Clemons	Robert Shaffer
Beatrice Deane	Harry Simmont
James Hicks, Jr.	Verna Tomlin
James McGuire	Essex Weaver
Charles McLaughlin	Tony Wolfe
Tuesday McLeod	Natasha Worrell

Have questions? Please feel free to call..

CONTACT INFORMATION:

President: Nick Caprinolo 410-686-6380

1st VP: Richard Nevin 410-876-1027

Distress Fund: 410-803-8679

Heritage Gardens 410-254-2272

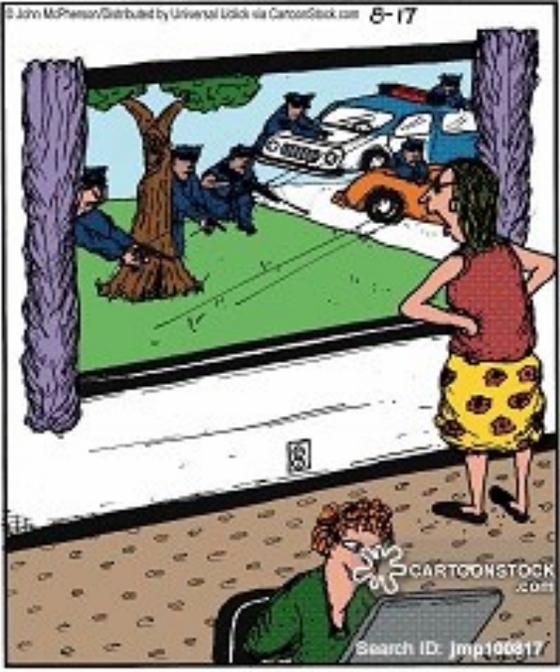
Website www.brpba.org

Email Address: J8518@aol.com

The phone number for the Heritage Gardens to be used only in an emergency.

TO ALL MEMBERS: *Interested in advertising your business or hobby on our website?* BRPBA has created a page that will allow to post your business card or small ad for free! Members will be able to go see what other retired members are doing with their life or look for services that you offer. Check out the website at www.brpba.org and go to Members Business/Hobbies page. To advertise, please mail your ad or card to BRPBA, P.O. Box 6217, Baltimore, MD 21206.

Visit the website!



"Oh, for heaven's sake! What kind of ridiculous thing did you put on your Facebook now, Jake?!"

(F&P BOARD MEETING CONTINUED FROM PAGE 15)

If you need a duplicate 1099-R, you may obtain it via the F&P webpage. Here's the link that provides instructions:
<http://bcfpers.org/services-view/adp-self-service-portal/>

The F&P website has other forms available that may be of help. You can see them at:

<http://bcfpers.org/services-view/retiree-forms/>

That's it for now.

I hope we all have a happy, safe, and healthy New Year.

CHANGE OF ADDRESS OR WANT TO RECEIVE EMAIL UPDATES?

Are you in the process of moving? Please notify the BRPBA of your change of address so that you won't miss any important mailings. Also, if anyone would like to be included on the email updates, please send us your email address.

Name: _____

Old Address: _____ City: _____ State: ____ Zip: _____

New Address: _____ City: _____ State: ____ Zip: _____

New Phone Number: (Home) _____ (Cell) _____

Personal E-Mail Address: _____

Return to:

BRPBA
P.O. Box 6217
Baltimore, MD 21206



Proudly state your retirement from the Baltimore City Police Department by purchasing your own license tag. Visit our website for more information at:
<http://www.BRPBA.org>. under Member Information.

Semi-Annual BPD Alumni Luncheon

BJ's Restaurant and Brewhouse

Orlando, FL (02/26/15)

Contact: Tony Petralia

727-378-8960

DISTRESS FUND NEWS

2014 DISTRESS FUND RAFFLE

The BRPBA Distress Fund raffle for 2014 was a great success, thanks to you, our supportive members and families.

- * Special thank you goes out to Bernard Tom Joyce who sold 600 tickets! As Top Seller, he received \$100.00.
- * William Haberkorn sold 280 tickets and received \$50.00 for that achievement.
- * Chuck Milland and Jerry Landsman sold over 200 tickets and received \$25.00 a piece with grateful thanks.
- * Four of our members, Kathy Conrad, Bob Ewing, Stephen Sloan, and Anthony Molesky, sold over 100 tickets and also received \$25.00. Thank you!
- * *Thank you to all BRPBA members who purchased or sold tickets this year.*

With all of your help, we have the funds available to help our members and widows who have fallen on hard times. Some of our widows live on \$200.00 a pay (\$400.00 a month) from the F&P Pension, after health care costs. This is a prime example of why we rely on your generous support. In November, the Distress Fund sent to 11 widows, who we have helped in the past, gift cards to help with holiday meals.

We sincerely thank you all, whether you sold 600 tickets or 1, you have helped our cause. Each and every one of you is appreciated.

You are the best and should be proud of yourselves!

Daryl Buhrman
Chairman
Distress Fund



MANY OF OUR MEMBERS DO NOT LIKE TO PARTICIPATE IN OUR RAFFLE. WE UNDERSTAND YOUR REASONS AND RESPECT THEM. HOWEVER, IF YOU WOULD LIKE TO MAKE A \$1.00 DONATION, PLEASE FEEL FREE TO SEND IT TO BRPBA DISTRESS FUND, P.O. BOX 935, Bel Air, MD 21014.

TO ALL MEMBERS:

Looking to donate a bit of your time for a worthwhile cause? The BRPBA Distress Fund always welcomes people to help assist their committee. Only an hour or two here and there could be a big help to your fellow men and women in blue. All mileage is reimbursable.

Without the support of our volunteers, there would be no Distress Fund.

If you are willing to give a bit of your time to help your brethren, please give Daryl Buhrman a call at 410-803-9616.

IN MEMORIAM

CRAIG CHANDLER
(01/09/15)
NANCY CRUZ
(12/14/14)
JIM DAVIS
(12/11/14)
JOSEPH J. GARPSTAS
(08/28/14)

IF YOU WOULD LIKE A FAMILY MEMBER HONORED IN OUR NEWSLETTER, PLEASE LET US KNOW.

CONTACT INFORMATION IS NOTED UNDER EMERGENCY PHONE NUMBERS.

SICKNESS OR DEATH OF MEMBER

Please arrange for someone to call Ditty Baldwin at 410-666-7279 whenever a member is sick. This is the only way our Association is aware of it. Remember, upon your death, your spouse or immediate family should notify the Police Personnel Board at 410-396-2546.



FINAL ROLL CALL

JOSEPH M. BACHIKE, SR., (10/31/14)	PAUL WANCOWICZ (12/16/14)
RALPH L BAKER (01/22/15)	AMBROSE WARLICK (01/28/15)
OLIN D. BARBER (11/07/14)	JEROME G. WEAVER (09/22/14)
JOHN BRUNE, JR. (01/15/15)	WARD A. WILSON (09/02/14)
JOHN D. CLARK, III (11/16/14)	
CHARLES FOSBRINK (12/16/14)	
VICTOR FRICKE (01/05/15)	
ROBERT J. HALL, SR. (01/28/15)	
RONALD B. JACQUES (12/07/14)	
JEROME L. JOHNSON (12/13/14)	
LOUIS J. LAZZARA (11/19/14)	
JOHN I. MCANDREW (11/12/14)	
ALBERT MUSCALLI (08/27/14)	
RICHARD P. NICHOLS (10/14/14)	
WALTER T. SALEE (10/11/14)	

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Or see me at the BRPBA General Meetings.
I sit next to Charlie Brawner and Daryl
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- You find humor in other peoples' stupidity
- You disbelieve 90% of what you hear and 75% of what you see
- You have your weekends off planned for a year
- You believe that a "shallow gene pool" should be grounds for an arrest
- You believe that unspeakable evils will befall you if anyone says, "Boy, it sure is quiet around here"
- You believe that "too stupid to live" should be a valid verdict
- You have had to put a complainant on hold while you laugh uncontrollably
- You believe the dispatcher is possessed
- You think caffeine should be available in I.V. form
- When you mention vegetables, you're not referring to food
- You have heard "I have no idea how that got there" on more than a few occasions
- It occurs to you suddenly one night that you are patrolling the Twilight Zone
- You have learned a lot about paranoia simply by following random cars around in a patrol car



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