



THE SHIELD



OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

EARLY WINTER 2020

PRESIDENT'S MESSAGE

We hope that everyone had a good holiday, and we wish for you a safe and prosperous year. For those of you who have had the opportunity to come to a meeting at the new hall (Columbus Gardens), we hope you enjoyed the food and friendly atmosphere. We had a few minor issues at first, but they were worked out.

Our 2019 Distress Fund raffle was, thanks to you, a fair success. Two hundred and one out of a little over four hundred and ten widows/widowers purchased tickets. That's almost 50%. Way to go!!!! Give yourself a round of applause. By comparison, six hundred and fifty seven out of sixteen hundred and eighty-four members purchased tickets. But, we still are very grateful for everyone who sold/purchased tickets. That money will go a long way towards helping those in need.

I want to send out a special thank you to some special people. Eleven of our members sold over 2600 tickets. That's admirable and deeply appreciated.

Just an FYI. We are very respectful of the fact that some people do not believe in gambling and we would never push you to sell tickets. Therefore, we are streamlining our mailing list for the raffle tickets and if you have never purchased a ticket in the past, we will be removing your name from the list. This will be a relief to you, I'm sure, and it will be a great cost-saving move on our part and increase the profits we can use for our distressed members.

Most of you know that the Pension lawsuit is still with us. You will see an article starting on the next page of this newsletter regarding the question and answer session with the lawyers at the FOP meeting on the 27th of January. I hope they were able to help you. We are also hoping to bring the lawyers to a BRPBA General Meeting. We will let you know as soon as we know more.

I know that the biggest question for everyone at the FOP meeting was whether you should opt out or stay in. Personally, I'm staying in the fight to the end because there is strength in numbers. This is just my opinion, but I don't want to see the City win by dividing and conquering us. However, like I said, that's just my opinion. Everyone's situation is different, and you have to make your own decisions. In April, we will all be receiving letters with a guesstimate of what you should be receiving once the suit is settled. Again, this is only a guesstimate and from my viewpoint, we are still about two years away from the end of this lawsuit.

We reported in a previous newsletter that we now hold a seat on the City's Healthcare Committee. We are currently looking into a different healthcare plan that could save us retirees a lot of money: for single member's it would be a savings of \$100 a month; couple's \$200.00 a month. This plan would also offer better benefits than Blue Cross/BlueShield. I don't know about you but saving money while being treated better sounds like a win to me. The question now is ... will the City accept it?

The BRPBA began a Membership Drive this month and we are inviting our members to help us increase membership. For every new member an existing member brings on board, the BRPBA will pay \$50.00 (up to ten new members). But note, if you bring a new member on board, please have your name written somewhere on the bottom of the new members application so you receive credit for that member.

This newsletter is jam-packed full of articles and information. Enjoy. The next time I write to you will be sometime in the Spring. My old bones are looking forward to warm weather.

Daryl

PENSION LITIGATION: FOP PRESENTATION

BALTIMORE RETIRED
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At the FOP 3 meeting on January 27, 2020, our pension litigation's lead counsel, Charlie Monk explained both the result and the class action notice. Those who wish to remain as part of the class action litigation do not have to take any action. Those who wish to opt out must do so by February 28, 2020.

Currently the very best source for reading information about the lawsuit is contained at mww.baltimorepensionlitigation.com. Among other items, the site contains the class action notice, the appendix, the opt out form and Mr. Monk's contact information. Those wishing to opt out, an action Mr. Monk recommends against for retirees, must be returned and postmarked no later than February 28, 2020 to Baltimore Pension Litigation, c/o Settlement Services, Inc., PO Box 10269, Tallahassee, FL 32302-2269.

Currently, of the approximately 6000 persons to whom the notice was sent, approximately 60 persons have opted out.

Mr. Monk explained that Judge Rubin ruled the City breached its contract with the retired and retirement eligible members when it eliminated the variable benefit. She ruled, however, that her decision did not automatically entitle those members to money. The question, for all members is whether the 0-1-2 COLA increase in the statute enacted on June 30, 2010, which eliminated the variable benefit, puts individual retirees in a better financial position. Mr. Monk said that retirees below age 50 probably had some entitlement to money damages while those above age 52 might not. Those over age 65 initially may have done just about as well as they would have done under the 0-12 formulation, but in later years, they would have received no raise, or a much smaller raise, under the variable benefit because of the way the stock market performed. Mr. Monk also explained that because, under the former law, retirees probably would have received a big raise as of July 1, 2010, the city rushed to change the law and to eliminate the variable benefit on June 30, 2010, the day before.

Mr. Monk said that to restore the variable benefit, the judge would have had to have ordered specific performance, which she can only do when it is impossible to calculate damages. Judge Rubin found that a damage calculation was possible. She accepted the formula advanced by the City's experts, who obviously collaborated to produce the smallest raise possible. Mr. Monk intends to appeal that ruling.

He cannot file the appeal until there is a final order, which cannot occur until after the opt out deadline. It is likely that the court will issue the final order by early April. Initially, both the City and Mr. Monk anticipate filing an appeal with the Court of Special Appeals. There is some possibility, because of the importance of the issue, that the Court of Appeals, Maryland's highest court, could, on its own, grant certiorari, bypassing the Court of Special Appeals. That would shorten the time for a final resolution. Right now, the average time for the Court of Special Appeals to make a decision is approximately a year. Then, either party, or both, could petition the Court of Appeals to hear the case. Naturally, because there would be two appeals, the process would take longer.

Also, an appeals court could always remand the case back to the trial court for additional factual findings and there is at least a possibility that there could be an appeal from those findings as well. There is thus no way to determine when a final resolution might occur.

Mr. Monk, in response to specific questions, said that it did not make any sense for retirees to opt out because the 0-1-2 formulation is always available. If an appeal is successful, there is a chance that retirees could get more. Mr. Monk emphasized that he could not guarantee that there would be no downside. For one thing, an appeals court could always come up with a totally new formula neither the trial court nor the lawyers considered. He also said the Court of Appeals would be the final stop because there is no federal question to take to the Supreme Court.

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Mr. Monk told the meeting that the City stipulated that it would not attempt to recover any over-distribution. If individual retirees got more money from the City than they should have, the City is saying, at this point, that it would not attempt to get the money back.

Mr. Monk indicated that at some point the leadership of the various labor organizations would have to decide if they should appeal the court's denial of specific performance. In the early years of the variable benefit, raises averaged between 2 and 3%. Certainly no one can guarantee that might occur in the future because the variable benefit depends on market performance. Under the current statute, the 0-1-2 raises are guaranteed. Although it came up at trial, no one raised the issue of what happens to younger persons who cannot work and would not receive a raise until age 55, and then only 1 percent.

Mr. Monk indicated that younger members might get some money but that older members probably would not in the event of a successful appeal--or even under the current court ruling. Clearly everyone's situation differs. People have different life expectancies and different financial situations. It is therefore impossible for the BRPBA to give general advice that applies to everyone. If our members have any questions, they should contact Mr. Monk, whose information is contained on the website, or seek advice from a capable financial advisor. Of course, the Board will listen to and address any questions or concerns, but we cannot specifically advise anyone of what action to take or to refrain from taking.

Those who decide to remain part of the class action, probably the greatest majority, do not have to take any action at all.

Michael P. May
January 28, 2020

Federal and State Income Tax Withholding Forms

Bob Haukdal – F&P Trustee

The new year brought changes to our retirement checks for most of us. Either a pay raise or an increase in health insurance or both. This may cause the need to change your federal or state income tax withholding.

You may get the appropriate form/s from the F&P website. Once completed, you may mail, fax or email the completed form/s back. When you do, ask for them to confirm your submission. It took only 15 minutes for me to get a confirmation when I emailed my form.

The federal and state forms withholding forms are available here: <https://www.bcfpers.org/membership/retirees-beneficiaries/retiree-beneficiary-forms/>

Maryland Vehicle Emission Inspection

By Bob Haukdal

Today, 1/28/20, I received an email from the Maryland Motor Vehicle Administration that said my 2017 Rav4 was due for an emissions inspection by April. I bought the vehicle in October of 2017 which would make the car 2 ½ years old on the due date. I remembered that Governor Hogan had changed the time for the first emissions inspection from 2 to 3 years, but I checked the MVA website just to make sure, and I was pleased to confirm the first emissions inspection is not due until 3 years from the first registration date which would be October 2020.

So, I called MVA and the person I spoke to thought the first emissions inspection was due 3 model years, not calendar years. But after checking she rescheduled the inspection for October.

The MVA rep then told me about the senior citizen waiver. Senior citizens 70 years of age and older whose vehicle is driven less than 5,000 miles per year can request a waiver for the remainder of the two-year test cycle. She advised instructions to request the waiver are on the back of the vehicle emissions inspection notice. All registered owners of the vehicle must be 70 or older. My car drives too many miles to qualify, but my wife's car will.

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Newsletter

January 2020

CORRESPONDENCE FROM IRS & OTHER GOVERNMENT AGENCIES

Any time you receive any communication from the IRS, State of Maryland, or any other agency regarding any work that I have done for you, you should contact me immediately. I will review that communication with you, and advise you on how you (we) should proceed. For written communications, most times we will need to respond to them. Please do not try to handle this on your own, and never simply ignore the correspondence.



Telephone calls "from IRS" or from "Social Security" however, are usually fraudulent. Never provide any information over the telephone, and do not call any phone number given in a recorded message. And never send them any money without first talking to me. If what they say actually is valid, they will send you a letter, not call you. You should call me and discuss this, and I can put your mind at ease.

TAX LAW CHANGES

The "**Further Consolidated Appropriations Act 2020**" was signed into law on Dec. 20, 2019. This law included several changes that may be important to you:

Medical Expenses: The threshold for deducting medical expenses is back to 7.5% of Adjusted Gross Income for 2019. Previous law set the threshold at 10%.

Required Minimum Distributions: For many years, taxpayers had to begin taking their Required Minimum Distribution (RMD) from their IRA, 401(k) plan, and other tax deferred retirement accounts in the year they turned 70½. The new law increased the age for the mandatory RMDs to 72 for anyone who was not already 70½ by Dec. 31, 2019. Anyone already taking their annual RMD, however, must continue to do so. (Comment: In some households, like mine, one spouse may be subject to the 70½ age requirement, and the other spouse could be subject to the 72 age requirement.)

Contributing to an Ira or 401(k) After Age 70½: Under previous law, taxpayers could not contribute to their IRA, 401(k) plan, and other tax deferred retirement accounts once they turned 70½. Under the new law, beginning in 2020 that restriction is eliminated. If you meet the other requirements, you may contribute to those plans no matter how old you are. (The other requirements include the maximum contribution limit, the requirement that you must have earned income, and the Adjusted Gross Income limit.)

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TAX FORM CHANGES

The “post card” size Form 1040 is no more. After many complaints from taxpayers and tax preparers, IRS has again modified the forms for filing your personal income tax returns. The Form 1040 is again 8½ inches by 11 inches, and will include more line items than the 2018 form. Also, the 6 schedules used to

support the Form 1040 has been reduced from 6 down to 3. (Schedule 1 is used to report additional income; Schedule 2 is used to report additional taxes; Schedule 3 is used to report additional tax credits.) This change does not reduce the amount of work needed to prepare your tax returns, nor does it reduce the amount of information that you must provide. But it does make preparing your Form 1040 more logical.



- * Note 1: If you must use Schedule 1 – Additional Income, you must answer the question “At any time during 2019, did you receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency?”
- * Note 2: If you have no idea what “virtual currency” is, your answer is probably “No”.

There is a new Form 1040-SR which seniors (those who are 65 or older) can use. The form is similar to the regular Form 1040, but with larger type and fewer line items. There also are some cosmetic differences.

The column for “cents” is no longer included on any of the 2019 tax forms. All amounts must be rounded and reported as whole dollars.

NEW MILEAGE RATES FOR 2020

Beginning January 1, 2020 standard mileage rates for the use of a vehicle will be:

- * 57.5¢ per mile for business miles driven (down from 58¢ for 2019);
- * 17¢ per mile driven for medical purpose (down from 20¢ for 2019);
- * 14 ¢ per mile driven in service of charitable organizations (unchanged).



It is important to remember that under the Tax Cuts and Jobs Act, taxpayers cannot claim a miscellaneous itemized deduction for unreimbursed employee travel expenses.

IRA / 401(k) / 403(b) CHANGES FOR 2020



- * **Individual Retirement Accounts:** The amount you can contribute to an IRA (for both traditional IRAs and Roth IRAs) remains at \$6,000, or \$7,000 for those taxpayer who are 50 and older.
- * **401(k) and 403(b) Plans:** The amount you can contribute to a 401(k) plan or a 403(b) plan for 2020 increased to \$19,500, or \$26,000 for those taxpayer who are 50 and older.

This quarterly newsletter provides business, financial planning, and tax information to clients and friends. None of this general information should be acted upon without first determining its application to your specific situation.

For additional copies of this newsletter or further details on any article, please contact me.

Your limitation—it's only your imagination..



The Magic in Baltimore Police History

26 April 1916 no less than 50,000 men, women and children jammed shoulder to shoulder in downtown Baltimore to see Harry Houdini the famous escape artist, give the greatest free show that up until this point the city had ever seen. In front of the old sun paper building at Baltimore and Charles Streets was a block and tackle which extended down to a platform on the sidewalk facing the Savings Bank of Baltimore. The short stocky magician stripped off his coat and dropped to a sitting position on the platform. His assistants James Collins and James Victory swiftly went to put padding around his ankles, applying a brace to his ankles that would be attached to the rope of the block and tackle. Then our Baltimore Police ancestors Patrolmen George W. Baudel and James A. Moncks both of which were trained in the use of the restraint having worked the cell block, pulled their jacket tight behind the magician's back, tugging to fasten the leather straps as securely as they possibly could. They then placed his sheathed arms across his chest and again yanked and tugged until the thongs at the closed end of the sleeves were buckled tightly to the rear of the straitjacket and the final strap going from front to back between the performers legs preventing him from simply slipping the jacket over his head. Soon he was being hoisted, head downwards, high above the streets of Baltimore. When he was 50 feet in the air an official timekeeper from the Sun-paper gave a signal and the struggle the crowd had come to see began. Houdini squirmed and twisted in the air like a barracuda at the end of a fishing line. His face became red, then redder by the moment as his blood rushed to its head. Every 5 seconds the man with a stopwatch shouted the time, "50-seconds – 55-seconds – 1 minute, by the 1.5 minute mark one of his arms had freed its buckle. That brought cheers, his other arm was wrenched three at 1:55. Another minute he had begun to slip the jacket from his body, 30 seconds later the canvas and leather police restraint was seen to plummet down into the crowd. A mighty roar came from the crowd greeting his success; the master showman, smiled and extend his arms, taking his bow while upside down and still hanging 50 feet in the air.

For Houdini fans, it might be interesting to know that Houdini performed often in Baltimore. While it is not as fascinating as the upside-down escape jacket, but still interesting, in the Tony Curtis movie, we see Bess, Harry's wife, angry because she didn't want him doing the "Chinese Water Torture Cell" and made it seem as if the first time he had done the trick, it took his life. Truth be told, while in Baltimore many years earlier Harry performed what he described as his most strenuous performance ever. At each performance in The Academy of Music on Howard Street he would be locked upside down in a water-filled "Chinese Water Torture Cell" and free himself, a trick he had performed for many years going back to 1916 right here in Good ole Baltimore.

How Houdini escaped from a cell out of the Central District Station House located at Saratoga Street as told by Officer John Kelly Central District Cellroom circa 1926:

"Patrolman John Lanahan, [Turnkey] and I escorted Houdini into the cellroom," Patrolman Kelly related, "Houdini stopped at the first cell, shook the bars, and remarked, "They are not strong enough." A few cells further on, he stopped again. As he grasped the bar this time, he reached up higher, I noticed he dropped something in a small area between the bars and ceiling in the cell's roof [ceiling] where the door closes. After he had gone to the rear of the room to undress, I looked and found a thin, twisted piece of steel with flat ends had been placed in the area. I retrieved it and handed it to John [Lanahan] just as

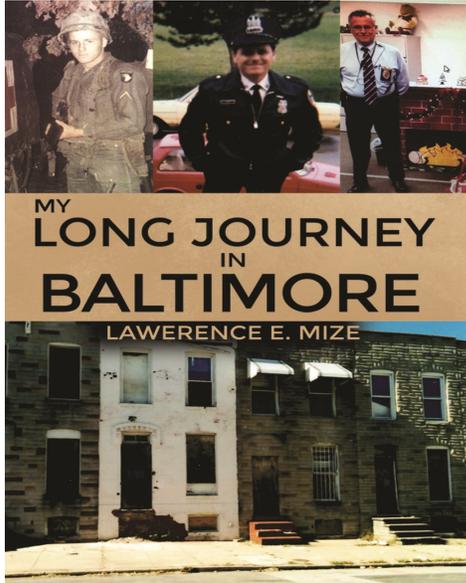
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Houdini made his appearance. John looked him over and locked him up. As we were about to leave the room Houdini called out to us, asking us for his "pick." John was gracious enough to return it to him, and within a few seconds he had freed himself." That fun story from the Central Cell Block involving Turnkey Lanahan brings a smile to our faces as we wonder what if he would have refused and let the news be known, but the fact that he didn't tell on us, he was kind, and didn't want to burn the Handcuff King. This followed by a heartbreaking story of another escape attempt, this time it was not a magician seeking publicity, this time on 3 July 1919 Frank Wezniak who had been arrested as a suspected burglar, saw patrolman Lanahan through the heart as the turnkey was searching him in the assembly room. Wezniak then fired at Lieutenant William J. Klinefelter sitting behind a desk. The bullet lodged in the wall behind the Lieutenant and Wezniak was quickly overpowered by several patrolmen. He was given a life term in the Maryland State Penitentiary.

Over the years, some of the names recorded by the sun paper as having assisted him on stage were. Marshal Robert Carter. Turnkey John Lanahan, Patrolman John Kelly, and officers George W. Baudel and James a. Moncks. And those are stories involving Baltimore Magic with the Baltimore Police, giving us a few names, we never heard of and a name we wish we would have never heard the way we heard it. RIP to Turnkey John Lanahan.

Kenny Driscoll

FREE ADS



My Long Journey in Baltimore
By: Lawrence E. Mize

About the Book

My Long Journey in Baltimore is a collection of poetry sharing author Lawrence E. Mize's personal tales of surviving and overcoming obstacles. Mize grew up in Baltimore with a difficult childhood and alcoholic parents. He dropped out of high school and served in Vietnam. Returning home, he continued to serve as a police officer in the Baltimore City Police Department and spent fifteen years as a District Court Bailiff for the State of Maryland. Mize's reflections cover his life's events and experiences as a child, a man, a soldier, and an officer.

<http://dorrancepressroom.com/my-long-journey-in-baltimore/#.XdvWHI7gquw.email>

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DO YOU HAVE A BENEFICIARY FORM ON FILE? IF YOU ARE NOT SURE, PLEASE EMAIL US AT BRPBAOFFICE@GMAIL.COM. WE STILL HAVE HUNDREDS OF PEOPLE WITH NO FORM ON FILE. IT'S YOUR MONEY, PROTECT IT!!!

To: F&P Members

From: Bob Haukdal, F&P Trustee

Re: F&P Board Meeting, December 2019

The last board meeting for 2019 brought some good news, our fund valuation reached an all-time high November 30th, it was \$2,898,609,752. The last record high was January of 2018.

Also, as of November 30th, the F&P has paid out \$35,316,106.31 in DROP distributions since its inception in 1996.

In FY2018 we voted to lower the assumption rate from 7.5% to 7.25%. The assumption rate is what the actuaries use to forecast future earning by the pension system. The lower the assumption rate, the higher the liability is for the City there- by raising their annual contributions. The assumption rate was 8% when I first became a board member. Later we low- ered it to 7.5% and now to 7.25%.

Each December the F&P publishes the Comprehensive Annual Financial Report (CAFR) and we received our copies at the meeting. The CAFR contains much information about our pension fund, some of which I will highlight below. If you are interested in seeing the entire report, you may view it at the **F&P website**, <https://www.bcfpers.org/publications/> **Once there, click on CAFR, then CAFR 2019.**

The CARA includes five sections:

Section One - Introductory

This section contains a letter from our executive director that gives an overview of the F&P, initiatives achieved, some financial information, an organizational chart, a list of the board members as well as providing the names of our legal counsel, actuary, and independent auditor.

A report from the board chairman is also included in this section where he provides key financial information.

Section Two - Financial

You may remember that in 2013 I advised the board voted to hire an outside accounting firm to conduct the annual audit of our pension system. As a result, we hired CliftonLarsonAllen LLP which audits a number of pension systems country wide. Their report is in this section which basically said the financial position of the fund was reported in accordance with generally accepted account procedures.

This section also contains Management's Discussion and Analysis. Some highlights are:

- * The net financial position for FY 2019 increased by \$59 million over FY2018
- * The portfolio performance for the 3-year period was 8.7%, just above the national medium of 8.6%.
- * The best performing sector of our portfolio was the U.S. Equity Composite, up 9.9%
- * FY2019 Employer contributions were \$141.3 million, up from FY2018.
- * Member contributions were down \$0.6 million due to a decrease in the number of active members in the fund.
- * Our net investment income was \$147,653,214.
- * Employer Contributions were \$141,325,667 (\$140,453,144 from the city and \$872,523 from the state). As a reminder, in 1972 the city sold Friendship Airport, now BWI, to the state. The Friendship Airport fire and police were members of our pension system. So, the state pays into our system for costs associated with those members who have since retired as well as the two active fire department members.
- * There were 3,983 active members paying into our system and 6,334 receiving benefits (4,811 retirees and 1,523 beneficiaries). So, there are 2,351 more people receiving benefits than there are paying into our system. This imbalance causes us to be what is known as a Mature Pension Plan, which is not the best of circumstances.
- * This section also shows how DROP and DROP 2 work.
- * The fund took in \$58,955,367 more than it paid out.

The below chart shows the increase in contributions the city and the state made from FY2010 and FY2019. It also shows that the city made an additional contribution in FY 2010 that were not required.

Schedule of Employer Contributions

	City Contributions	State Contributions	Additional City	Total	Percent of Payroll
FY 2010	\$81,879,056	\$818,687	\$11,400,000	\$94,097,743	34.02%
FY 2019	\$140,453,144	\$872,523	\$0	\$141,325,667	43.84%



Income & Expenses

Income	
Net Investment Income	\$147,653,214
Employer Contributions	141,325,667
Member Contributions	30,710,887
Net Securities Lending Income	406,155
Total Additions	\$320,095,923

Expenses

Retirement Allowances	234,078,058
Lump sum DROP payments	17,853,224
Administrative Expenses	5,144,352
Refunds of Member Contributions	3,777,811
Death Benefits	287,111
Total Deductions	\$261,140,556

Net Increase	\$58,955,367
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Section Three – Investment Section

This section contains our investment objectives and general investment policy as well as our target allocation of investments. It also provides the names of the investment firms that invest our funds as well as some specific investments.

Section Four – Actuarial Section

Our actuarial firm is Cheiron. Each year they perform an actuarial valuation of our retirement fund. The valuation is used to determine the contributions the city and the state must make every fiscal year. They do this by making various assumptions on our life expectancy, how many will marry and how long the spouses will live, how many members will enter DROP 2, how long active members will remain on the department as well as a number of other assumptions.

This section also provides a summary of plan provisions that explain the requirements necessary to obtain the various types of pensions, i.e., normal service, early retirement, NLOD and LOD disability benefits, NLOD and LOD death benefits and termination of employment.

Also included are the DROP and DROP 2 provisions that range from entering DROP to exiting whether through full completion of service, voluntary withdrawal, LOD or NLOD disability, or worse, dying while in DROP. It also explains the options available when taking DROP benefits upon retirement.

Contributions

	FY2010	FY2019	Increase/ (Decrease)	% of Increase/ Decrease
Employer Contributions	\$94,097,743	\$141,325,667	\$47,227,924	50.2%
Employee Contributions	\$17,254,515	\$30,710,887	\$13,456,372	78.0%

Employee contributions' large percentage increase was due to increase of annual contributions of 1% from 6% in FY 09 to 10% in FY13

Section Five – Statistical Section

This section provides a number of charts that provide various information over a 10-year period. Below are several that compare Fiscal Years 2019 and 2010.

Active Members

	FY2010	FY2019	+/-	% +/-
Active Average Yrs of Service	12.7	13.9	1.2	9.4%
Active Average Age	39.2	41.1	1.9	4.9%
Total Active Members	4,584	3,983	(601.0)	-13.1%
Average Active Member Salary	\$60,335	\$77,487	\$17,152	28.4%

Retirees

	FY2010	FY2019	+/-	% +/-
Number of Recipients	4,565	4,811	246.0	5.4%
Average Retiree Benefit	34,394	42,666	8,272.0	24.1%

Benefits Paid

	FY2010	FY2019	+/-	% +/-
Total Benefits Paid	\$194,893,891	\$252,218,393	\$57,324,502	29.4%
Retiree Benefits	\$143,638,241	\$192,170,222	\$48,531,981	33.8%
Beneficiaries Benefits	\$11,219,469	\$17,130,326	\$5,910,857	52.7%
LOD Death Benefits	\$3,066,579	\$2,644,852	(\$421,727)	-13.8%
NLOD Death Benefits	\$3,215,249	\$3,078,499	(\$136,750)	-4.3%
LOD Disability Benefits	\$23,209,880	\$27,943,706	\$4,733,826	20.4%
NLOD Disability Benefits	\$5,262,840	\$4,717,351	(\$545,489)	-10.4%
Beneficiaries	\$5,126,858	\$4,246,327	(\$880,531)	-17.2%
Avg. Retiree Benefit Paid	\$34,394	\$42,666	\$8,272	24.1%
Number of Recipients	4,565	4,811	246.0	5.4%

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DROP

	FY2010	FY2019	+/-	% +/-
DROP Payments	\$18,078,701	\$17,853,224	-\$225,477	-1.2%
Participants in DROP 1	828	184	(644.0)	-77.8%
Participants in DROP 2	55	455	400.0	727.3%

Beneficiaries

	FY2010	FY2019	+/-	% +/-
Number of Beneficiaries	1,447	1,523	76	5.3%
Avg. Benefit Received	\$15,682	\$20,928	5,246	33.5%

Active Members - Retirees - Beneficiaries

	FY2010	FY2019	+/-	% +/-
Active Members	4,584	3,983	(601)	-13.1%
Recipients	4,565	4,811	246	5.4%
Beneficiaries	1,447	1,523	76	5.3%
Total Recipients	10,596	10,317	(279)	-2.6%

The F&P also publishes a Popular Annual Financial Report (PAFR) that is a very abbreviated version of the CAFRA. This report is mailed to the home of each active member, retiree, and beneficiary.

Here's a few more bits of info:

- * Active membership comprises of 2,465 police and 1,515 fire members for a total of 3,983.
- * There were 66 active police members, 115 fire members, 1 school crossing guard and 2 airport fire department members in DROP at the end of FY19.
- * DROP 2 comprised of 277 active members and 178 active fire department members for a total of 455 at the end of FY19.
- * At the end of FY19, there were 2,165 DROP retirees and 282 DROP 2 retirees.

Three key takeaways:

- * The pension system brought in \$58,955,367 more than it paid out.
- * There are 2,351 more people receiving benefits than paying into the system.
- * The city and state are making their required contributions.

The above stats are from the FY2019, FY2010 CAFRAs and the FY2019 PAFR.

That's it for now.

BULL & OYSTER ROAST

Menu

On the Pit: *Beef *Turkey *County Smoked Ham *Homemade Maryland Crab Soup *Old Bay Wings *Sausage & Peppers *Macaroni & Cheese *Mashed Potatoes & Gravy *Taco Salad *Tossed Garden Salad with Assorted Dressings
*Cake during the last hour *Beverages / *Beer & Sodas*

TO BENEFIT BALTIMORE
 POLICE 2020 UNITY TOUR
 TEAM

DATE: FEB 28, 2020 TIME: 7PM/11PM

BEER/BULL/& OYSTER ROAST



ALL YOU CAN EAT
 AND DRINK

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 LIQUOR

GAMES AND FUN

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Slimmer: 410-591-5183

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PLACE

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\$55.00/Per person

Before I met you, I wanted you.
 The moment I saw you,
 I loved you.



After an hour of
 knowing you, I would
 protect you with my
 life.

BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION TAG PROGRAM

As of January, 2020, we have 673 sets of very professional looking tags in Maryland. Many members thank us for providing our retirees with the ability to display their pride of being a police officer. Our tags are a one time fee of \$25.00 to the MVA and a small donation of \$20.00. Don't forget to contact Daryl if you want motorcycle tags.

Contact Daryl Buhman at 410-803-2293 if you would also like to tell the world how proud you are to be a retired Baltimore City Police Officer.



Visit our website for more information at:
www.brpba.com under Member Information or call
 Daryl Buhman at 410-803-2293.

THE EFFECT OF INCENDIARY

Whoever says that "sticks and stones may break my bones, but words will never hurt me, " has it all wrong. The tactic of using personal vilification to resolve professional and political disagreements, a practice that has only gotten worse recently in Baltimore, creates a situation by which people who do not see eye to eye simply shout at each other. Vile stereotyping and horrible name-calling make meaningful and productive dialogue impossible. Meanwhile, crime and all manner of social dysfunction spiral out of control. The entities charged with protecting us lack the energy to do so vigorously because they become exhausted from fighting each other.

Fortunately, in Baltimore, neither FOP 3, under the leadership of Mike Mancuso, nor the Baltimore Retired Police Benevolent Association, with Daryl Buhrman as President, succumb to the temptation to respond in kind when police get verbal attacks from other elements of the criminal justice community. Recently, Mike Mancuso had to respond to unwarranted calumny and say that his professional criticisms of Marilyn Mosby, Baltimore's State's Attorney, were not based on either race or sex. His reaction to that slander shows that people can reasonably disagree without being disagreeable, that we can criticize a person's position without being demeaning—or mean.

Unfortunately, hostility among the various components of the criminal justice system adversely affects public safety not only in Baltimore, but also in other major jurisdictions. Recently, St. Louis Missouri witnessed the same hateful hostility. Ms. Mosby, already there for a conference, attended and spoke at a rally to cheer a federal suit filed by the Chief Prosecutor in that jurisdiction, Kim Gardner, Esq., complaining that bigotry stymied her efforts to effect reforms she believed necessary.

As Chief Prosecutor, Ms. Gardner had investigated possible criminal conduct of the State's Governor who resigned after he was indicted but never tried. He had allegedly threatened to publish compromising pictures of a former lover if she embarrassed him by disclosing their affair. Ms. Gardner utilized the services of a private investigator, William Tisaby, to look into the Governor's actions. Ironically the investigator's alleged tactics resulted in his being indicted. The Court appointed special prosecutor in that matter unearthed some information that Ms. Gardner might have engaged in questionable conduct as well although she was never charged.

She went to federal court to sue the St. Louis Police Officers Association, its Executive Director and Business Manager, the special prosecutor, his son and daughter who were helping him, and a police officer who had filed a separate lawsuit against her for using public funds to pay for counsel to represent her when her conduct came under scrutiny. The suit took up some 32 pages. Alleging, among other things, a violation of the Ku Klux Klan Act of 1871, it complained that discrimination had adversely affected Ms. Gardner's efforts to reform the system. It meandered through myriad social media postings by law enforcement personnel containing utterly nasty and unwarranted racial bias. It sought compensatory and punitive damages.

When Ms. Mosby participated in the St. Louis demonstration for Ms. Gardner, she indicated that bias in Baltimore had thwarted her reform efforts here. Rather than responding by leveling a personal criticism at her, Mr. Mancuso simply responded that his reservations were solely professional.

It is always difficult to endure personal disparagement. When we engage in retributive rhetoric, instead of dialogue which might actually accomplish something, though, we get a disingenuous charade. At best, any colloquy then consists of two parallel monologues in which people with differing opinions launch slings and arrows at one another and achieve absolutely nothing.

Fortunately, both the BRPBA and FOP 3 refuse to engage in sophomoric displays of verbal tit for tat masquerading as constructive debate and discussion. We hope that someday, somehow, all those charged with protecting the public might achieve better results by respectfully discussing and resolving their differences.

Mike May

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[PO Clayton Joel Townsend](#)
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 Illinois State Police, IL
[Sergeant WyTasha Lamar Carter](#)
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POLICE SARGEANT ASSAULTED

No one who knows anything at all about police work should be surprised by what happened to that sergeant. What you are seeing there is a preview of what is yet to come. What you are seeing is the product of "progressive change" to the area of Law Enforcement. First of all there is a myth being perpetrated upon an under-informed public, and that is the contention that no one should ever fear a Police Officer; that is ridiculous. Every criminal should have a fear of the Police, a fear of being arrested and held to account for his or her crimes. Fear, fear justified by criminal actions, precipitates a degree of respect. Not personal respect for the Officer, but a grudging respect for a system that is designed to protect the law abiding society from crime.

Those assaults on the Baltimore Police Officers during Baltimore's most-recent riots; those (unanswered) assaults on those Police Officers in New York; and the assault of the Sergeant, all indicate what happens when the criminals have no fear of the Police, and why is that? When essentially there are no consequences for their criminal acts, what then is there to fear? Obama precipitated what has become a wide spread disrespect for our Police through his obvious and openly declared disdain for them. The machinery of progressive change of Law Enforcement is in place and is gaining in acceptance. One tool of this change is what we all know to be so called Consent Decrees. What these accomplish is a reduction in the already lowered respect for our Police, also a means to reduce their effectiveness on the street. Effective control of Law Enforcement will be migrated from competent Police Administrators to progressive committees of concerned citizens, and Federal Judges; the beginning of a National Police Force.

When those "children", during those riots, were hurling bottles, bricks, and chunks of concrete and rocks, the media never mentioned the fact that any and all of those missiles were potentially deadly weapons. If you were an Officer who was hit with a brick, and for some reason succumbed to that injury, would it matter who threw the brick? A brick thrown by a 16 year old is just as deadly as one thrown by an 40 year old. One outcome of all of this progressive assault upon the Police is what I call "Stand Down and Hands Off" policing, just what those "children" of Baltimore want. As these criminals are emboldened by more and more constraint upon the Police one must ask this question: "How long will it be before we see more of the blood of our Police Officers running in our streets?" Nationwide we are already seeing far too many of our Police murdered, almost on a daily basis. Those who are working diligently to create more disrespect for the Police, more impediments to them doing their jobs, more second guessing of their actions, have the blood of those fallen officers on their hands. One more question: "How long will the law abiding public tolerate the destruction of Law Enforcement in this Nation?" The People are in need of a wakeup call; will they get it?

Bob Di Stefano
Abingdon, MD

**A hero is someone who has given his or her life
to something bigger than oneself.**

Joseph Campbell

WELCOME TO OUR NEW MEMBERS!

Gregory Eads
Kirk Montague
Steven Quinten
Michael Richburg

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.

CONTACT INFORMATION:

President: Daryl Buhrman 410-803-2293
1st VP: Richard Nevin 410-876-1027
Website www.brpb.com
Email Address: brpbaoffice@gmail.com

F&P Retirement System 410-497-7929
FOP 410-243-9141
Balto. City Life Insurance 410-396-5830
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Municipal Employees Credit Union 410-752-8313
Employee/Retiree Affairs Unit 410-396-2546

Newsletter Chairman:

Patrick Youells
(cody7762@hotmail.com).

Distress Fund Chairman:

Daryl J. Buhrman
410-803-2293

I pledge of the United
allegiance States of America,
to the flag and to the Republic
for which it stands,
one Nation under God,
indivisible, with liberty
and justice for all.



Freedom is never more than one generation away from extinction. We didn't pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children's children what it was once like in the United States where men were free.

Ronald Reagan

DISTRESS FUND NEWS

We've all been lonely at some time in our lives. We've all had to face almost insurmountable odds against us. We've all felt, at times, that no one in the world gives a fig whether we are alive or dead. Sadly, statistically speaking, these feelings are higher among police officers; retired officers included. 228 officers died by suicide in 2019. That's more than was lost by gunfire, auto accidents, etc.

In New York, a rash of suicides by police officers has led to the commissioner declaring a mental health emergency. President Donald Trump recently signed a bill authorizing up to \$7.5 million in grant funding a year for police suicide prevention efforts, mental health screenings and training to identify officers at risk.

"It is receiving much more visibility than ever," said Chuck Wexler, executive director of the Police Executive Research Forum. "The nature and extent of this issue is not well known, and the numbers we have are probably underreported."

John Violanti, a University of Buffalo professor and expert on police stress, said officers might be less likely to seek mental health treatment than the average person because of the nature of their job. "The essence of the police culture is that you don't ever show weakness," he said. "That bleeds over into your personality, and cops develop this sort of hard shell."

It goes without saying that, in many departments, the last thing supervisors want to hear is that a gun-toting officer is showing signs of instability. That was the mindset several years ago in Phoenix when Officer Craig Tiger fell into a spiral of self-destruction after fatally shooting a man who had been threatening people with a bat.

It took a drunken driving arrest a year after the 2012 shooting for Tiger finally to be admitted to a behavioral health center, where he was diagnosed with PTSD, said his ex-wife, Rebecca Tiger. In group sessions, Tiger realized he had many of the same symptoms as combat veterans. He had witnessed death firsthand and, for years, self-medicated with alcohol.

"I think very often police officers don't want to admit to others that they are suffering," said Rebecca Tiger, herself a former Phoenix police officer. "The department never talked about PTSD. It was never brought up in training."

The police chief at the time fired Craig Tiger following his arrest. Tiger killed himself a little more than a year later.

Why do we write about this? Because many people think that the BRPBA and its Distress Fund are only here to help those facing financial stress, but that's only one aspect. The BRPBA deeply cares about its members and wants every single one of you to know that we are only a phone call away. We can listen, or we can help you find someone in your area who will help. You are not alone. Call Patrick Youells at 443-695-4202 or Daryl Buhman at 410-803-2293. (The members of the BRPBA Board are not certified psychiatrists or therapists.)

Additionally, if you or someone you know has thoughts of suicide, please know that the National Suicide Prevention Lifeline (1-800-273-8255) provides 24/7, free and confidential support for people in distress. Safe Call Now (1-206-459-3020) offers those services specifically for first responders.

References:

<https://apnews.com/2cc9379fc97547f48dd6a90b7be26698>

https://www.policemag.com/536451/report-228-american-police-officers-died-by-suicide-in-2019?fbclid=iwar0bswaamrqv8of9udy8jrxbcywjiaievqiax2ffxrsg_iajuta9e6g8cp8

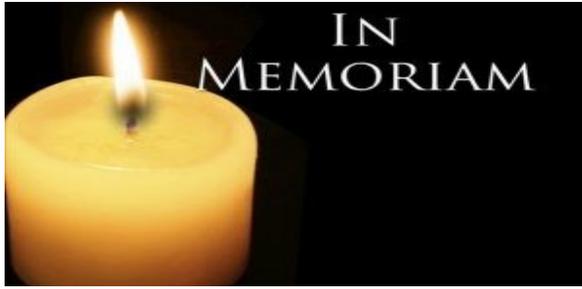
In Memoriam Donations Made to the Distress Fund

Mrs. Christine Maranville \$100 in memory of Mrs. Marie Reitterer

Mrs. Alison M.P. Cobo \$50 in memory of Mrs. Marie Reitterer

Mr. Timothy Seen \$100 in memory of Mrs. Marie Reitterer

Richard and Debra Sheffield in Memory of Donald Chase

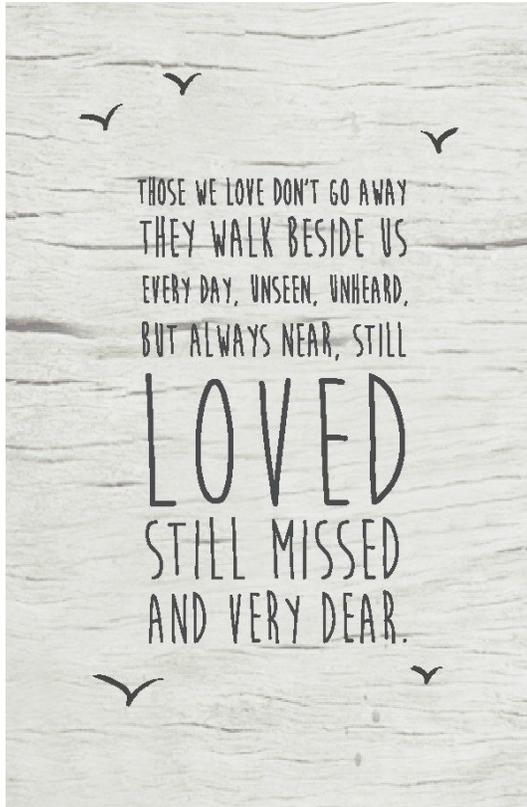


Roslyn A. Boles, 11/24/19, Wife of Marcellus Boles
Ann Grossman, 1/2/2020

BRPBA FINAL ROLL CALL

- Paul Bailey
- Larry Grandpre
- Theodore Jakelski
- James Klein, Sr.
- Harold Rose
- Michael B. Scavone
- Charles Shormann
- Charles Smith
- Henry Stoney
- Silas Summers

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***Executive Board Meetings held the second Wednesday of the month and
General Meetings on the third Tuesday at Knights of Columbus Gardens,
4301 Klosterman Avenue, Perry Hall, MD. Please join us!***