



THE SHIELD



OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED
POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

EARLY WINTER 2024

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Laughter Truly Is The Best Medicine.

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PRESIDENT'S MESSAGE *by Daryl Buhrman*

We hope the New Year is starting off great for our members, but we know that life interferes and that's not always the case. For those of you who are struggling in one way or another right now, we send our best wishes, and remember, we are always here for you. You only have to pick up the phone or email us. And don't forget our Distress Fund is always there also. Contact information is on page 16.

We held our Holiday Party on December 20, 2023. There was a large showing of our members and widows, the atmosphere was happy, and the food was, as usual, good (and free for our members).

The 2023 raffle drawing was held at the Holiday gathering and was a huge success. We sold a little less than 10,000 tickets, with thirty-five (35) cash prizes. Our highest payout is \$500.00, and the reason we don't go over \$500 is that, by law, the winnings would have to be reported to the IRS. Not in my lifetime!

We had ten folks who purchased almost 2,000 tickets. Two of those ten folks were responsible for the purchase of 1,200 tickets all by themselves.

But, I would like to thank some special people who go overlooked each year. Our widows. We have 450 widows on our roster. Those 450 ladies purchased 35% of our tickets. 35%!! What a wonderful group of caring individuals we have in our organization.

A big *Heartfelt Thank You* to each and every one of you who purchased or donated to the raffle. We can't do it without you, and you are the reason our Distress Fund can help our police family in times of need.

Just a note of caution. Covid, the Flu and RSV are all running amok again. Please, if you are feeling ill or have been exposed to one of these illnesses, do not attend our monthly meetings. A few attendees got sick after our gathering. Think twice before exposing others. Of course, we are well aware that you don't always know when you've been exposed and it's unavoidable. We understand.

Let's look forward to Spring and getting outside into fresh air!

We have lost one of our own. Frequent BLUE Magazine contributing writer Wesley Wise passed away peacefully early on the morning of January 19, 2024. He was a wonderful husband to Margaret, father, grandfather, great grandfather and friend to so many. He was a published author, and a well respected law enforcement professional, earning the rank of Major within the Baltimore City Police Department. He was a coach and mentor to so many during his career of 36 years.

Wes retired in 2006 as the Police Commander of the city's 911 System. While recovering from a stroke in 2014, he wrote three books all of which are available on Amazon.com:

- A Blue and White Life: Policing Baltimore in the 1970's & 1980's
- A Life in Blue
- Wise Musings: A collection of Essays

Wes also assisted in the self-publishing of fourteen books for other writers.

He was a prolific writer of books, articles and Facebook posts and was never one to mince words. He was a master of the art of writing expressing his thoughts succinctly and devoid of double meaning. His teachings and opinions were always well thought out with logical thought behind them. Who would have known that his final published article in the BLUE Magazine would be titled *IN THE END* where Wes reflected on a life well lived while encouraging us all to live life to its fullest. But that was Wes, on-point and timely.

A life well lived and an impactful legacy that will be remembered serving as an example to all. His written words left behind will be everlasting. He is missed. May he rest in eternal peace. (Article credit, Joel Gordon, Blue Magazine.)



“The true meaning of life is to plant trees, under whose shade you do not expect to sit.” – Nelson Henderson

LETTER TO THE EDITOR....

To: All members of the Baltimore Retired PBA and The Staff of The Shield, Executive Board President and Distress Fund Chairman, Daryl Buhman, 1st VP Michael May, Esq, 2nd VP and Newsletter Chairman, Patrick Youells, Executive Secretary Kathy Conrad, Treasurer Dan Miller, Sgt.-at-Arms Ellis Baldwin, Trustees Charles Brawner, Barry Powell, Kenneth Dickstein, Board of Governors Robert Haukdal, Daniel Fickus, Tom Tumminello, Pension Board Trustee Robert Haukdal, Past President, Nick Caprinolo, and "Karen".

IT'S ABOUT
DARYL!!!

Your President, Daryl Buhman, sent me the 2023 Spring copy of "The Shield" (last Spring) and I was so impressed with the newsletter that I needed to compliment everyone involved with your PBA.

The Shield is well organized, well written, and interesting, with valuable information for police professionals and the citizens who benefit from law enforcement.

You are well-served with Daryl as President. He and I grew up in Fullerton/Overlea. We attended Fullerton Elementary, Golden Ring Jr. H.S. and graduated from Overlea HS together. He was well-liked by all of the kids and teachers. He was always nice and polite. A well-kept secret is that he was on the "quiet-side".

It is my good fortune to have continued our friendship from childhood. He has standards and integrity. If Daryl tells you he has your back... count on it. His wife is a "gem" too. My husband thinks Daryl should be "cloned". We wish we lived closer so we could see them more often. We have phone conversations and "vent" our frustrations with current and past issues.

My family has an abundance of respect for all of your dedication and commitment. My Uncle Steve (Jerome Stevens) was a detective with the Baltimore City Police back "in-the-day" during the 50's, 60's and 70's. My cousin married a sheriff's deputy, and we have friends/neighbors in law enforcement. Our car has the blue-stripe window sticker (thanks to Daryl) and my jacket has your emblem on it. My time in Tallahassee, FL (dealing at times with the Tallahassee local police, Leon County Sheriff's Office and the Secret Service) confirmed even more my appreciation and respect for all that you do.



Things do not happen in a vacuum. The Shield has a staff that takes the time to do a huge amount of planning/organization and the result is a Super newsletter. Your association has a president who is dedicated and is committed to the position.

To all of you ... THANK YOU!!!

P.S. I remember Tommy Tumminello (Board of Governors) as a little kid (his sister "Helen" was a friend and I remember his brother, Michael, their dad, and their grandmother, "Mom-Mom.")

Sincerely,

Stevie Landon (maiden name "Irwin")
Florida



The Great Escape: EVOLUTION TO EXODUS

By: Joel E. Gordon

What a challenging time we continue to find ourselves in.

During the last many months and years, the trust people have placed in every level of government has greatly diminished. One result is the many new plans and restrictions that are being proposed and implemented in an attempt to hold police accountable. Where however, are the plans to hold those for criminal acts and all of the chaos and destruction accountable? Where are the plans to reduce the violence? Where are the plans to improve community relations instead using such divisive measures that only serve to portray police as the enemy?

So who are the people that are mostly proposing plans for reform and police oversight? Is it professionals with extensive knowledge of the law, a perspective on the evolution of law enforcement and of the job itself? No, instead in many communities it is comprised of politicians and ordinary citizens with anti-police agendas; facts be damned. Would you want a committee of non-medical people organized to monitor doctors or non-educational persons to educate educators? Maybe there should be a committee of non-aviation people to tell pilots how to fly aircraft?

Law Enforcement has evolved from a Reactionary Policing model to Proactive Policing to Community Policing to Broken Windows Theory to Intelligence Lead Policing into Evidence Based Policing. What is referred to as Evidence Based Policing is subjective and is the brainchild of academia. It makes judgments on outcomes opening the door to many unresolved contradictory ideas which routinely override long established mandates and opportunity for personal growth and promotion. Since subjective to the whims of political correctness many unintended consequences are resulting in an environment which is untenable to the newer generation of law enforcement leaders who were, in fact, in many cases born of the culture of the importance of the diversity philosophy.

Ever watched dominoes falling in real time? The sad reality is that many in law enforcement are throwing in the towel and just can't take it anymore. The pressure of the job and sudden pivot away from decades old reforms for diversity, increased training with community policing and de-escalation techniques being replaced by a cry for sweeping defunding have resulted in reevaluation of many considering entering the profession along with many resignations of many tenured and highly respected law enforcement leaders, a substantial number many of which who identified as minority professionals that successfully earned their way up in the ranks. From Dallas to Seattle. to an entire command staff in Rochester New York, along with many other chiefs nationwide, the time to move out of law enforcement had come on the heels of their defiance against those with an anti-police mindset, ideology and agenda.

Will this result in more feckless police leadership remaining in office or in being hired who will be willing to put their officers in unsafe, retreating or defenseless positions at the behest of those lacking sufficient knowledge to make informed or rational judgments? Society can't reasonably expect law enforcement to succumb to violence without responding in such a fashion as to protect the very lives of the protectors themselves. No one signed up to be physically harmed by becoming a law enforcement officer.

Although the job remains largely one of regulating human behavior, the desire to help others continues to be the driving motivational force and reason that some still answer the calling to keep the peace.

The bottom line appears to be that regardless of the current preferred practiced model of policing, or the

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high level of professional training implemented, the idea that the police are unwanted (until needed for selfish or individual safety reasons) has become the guiding principle of those politicians holding the power of life and death over our future.

The way forward remains a mystery. I have long professed that we must reject an "us versus them" mentality. In this current environment, through the actions of many others, it seems increasingly difficult to maintain this mindset. The truth remains, however, we are all in this TOGETHER. Unfortunately though, if things continue on their current trajectory this clearly isn't likely to be ending well for the common good.

Joel E. Gordon, Managing Editor of BLUE Magazine, is a former Field Training Officer with the Baltimore City Police Department and is a past Chief of Police for the city of Kingwood, West Virginia. He has also served as vice-chair of a multi-jurisdictional regional narcotics task force. An award winning journalist, he is author of the book Still Seeking Justice: One Officer's Story and founded the Facebook group Police Authors Seeking Justice. Look him up at stillseekingjustice.com

Thinking of Moving? Keep this in mind:

The twenty cities with the highest violent crime rates (number of incidents per 100,000 people) are:

1. St. Louis, MO (2,082)
2. Detroit, MI (2,057)
3. Baltimore, MD (2,027)
4. Memphis, TN (2,003)
5. Little Rock, AR (1,634)
6. Milwaukee, WI (1,597)
7. Rockford, IL (1,588)
8. Cleveland, OH (1,557)
9. Stockton, CA (1,415)
10. Albuquerque, NM (1,369)
11. Springfield, MO (1,339)
12. Indianapolis, IN (1,334)
13. Oakland, CA (1,299)
14. San Bernardino, CA (1,291)
15. Anchorage, AK (1,203)
16. Nashville, TN (1,138)
17. Lansing, MI (1,136)
18. New Orleans, LA (1,121)
19. Minneapolis, MN (1,101)
20. Chicago, IL (1,099)

St. Louis, Missouri has the highest violent crime rate in the United States of 2,082 incidents per 100,000 people. The murder rate is 64.9 per 100,000, with a total of 205 people murdered in 2017.

Some cities on the list, such as Minneapolis and Oakland, have problematically high rape and robbery rates that are worse than their murder rates. Minneapolis had 122 reported rapes and 434 robberies in 2017. Oakland's robbery rate in 2017 was 630 incidents per 100,000 people.

Out of the mountain of despair, a stone of hope.

Martin Luther King, Jr.

To: F&P Members *

From: Bob Haukdal
F&P Trustee

Re: FY 2023 Annual Comprehensive Financial Report
(ACFR)

Date: January 14, 2024

Each December the Baltimore Fire and Police Employees' Pension System publishes the Annual Comprehensive Annual Report (ACFR), formally known as the Comprehensive Annual Report (CAFR). The 2023 Fiscal Year ACFR is a 117-page document that provides information on the financial status of our fund for the fiscal year ending June 30, 2023, stats as to the number of active members who pay into the system, the number of retirees, beneficiaries, the requirements of the different pensions available, and a myriad of other pension related information.

If you are interested in seeing the entire report, you may view it and prior years' issues at the F&P website, <https://www.bcfpers.org/publications/> Once there, click on CAFR, then ACFR2023.

The ACFR 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.

This section also notes that our rate of return for FY23 was 7.2% which was above the median of 6.9%.

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 reported that the board voted to hire an outside accounting firm to conduct the annual audit of our pension system to replace of the City Auditor's Office. As a result, we hired CliftonLarsonAllen LLP which audits a number of pension systems throughout the country. Their report 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 2023 increased by \$118.7 million over FY2022 from \$2.956 billion to \$3.075 billion.

The portfolio performance for the 3-year period was an annualized 8.5%,

Our net investment income was \$233,001,741.

This section also provides the provisions of DROP and DROP 2.

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.

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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.

The actuaries also use actual statistical data from our pension system when making their assumptions. The below numbers reflect both fire and police participation:

Active Member Valuation Data

Valuation Date	Number of Active Members	Annual Payroll	Annual Average Pay
6/30/2014	4,317	\$284,210,233	\$65,835
6/30/2023	3,482	\$304,158,804	\$87,352
+/-	-835	\$19,948,571	\$21,517

Retirees and Beneficiaries Added to and Removed from Rolls

Added to Rolls	Added to Rolls	Removed from Rolls	Average Annual Allowance
6/30/2014	258	196	\$33,137
6/30/2023	309	247	\$41,442 *
+/-	51	51	N/A

*Average allowance for Retirees is \$47,284 and \$22,038 for Beneficiaries
Section Five – Statistical Section

This section provides a number of charts that provide various information over a 10-year period.

The below charts provide info of our pension system that I find of interest. Please note, unless otherwise stated, numbers of retirees reflect fire and police members.

FY 2023 Number of F&P Members	
Retirees	4,951
Beneficiaries	1,536
Active	3,482
Total	9,969

“The bad news is, time flies. The good news is, you’re the pilot.”
— Michael Altshuler

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Active Members by Department				
	PD	FD	BWI - FD	Total
6/30/2023	2,069	1,412	1	3,482

Revenues by Source					
	Investment Income	City Contributions	State Contributions*	Member Contributions	Total
FY 2014	\$314,449,270	\$113,003,944	\$839,306	\$28,265,556	\$456,558,076
FY 2023	\$223,001,741	\$153,984,152	\$781,467	\$31,306,544	\$409,073,904
% +/-	-29.1%	36.3%	-6.9%	10.8%	-10.4%

*The State of Maryland contributes to our fund as members of the BWI Airport police and fire departments were part of our pension system prior to the takeover of the airport by the state. As such, they contribute for the one current active member of the fire department as well as PD and FD retirees that were part of our system.

Expenses by Type					
	Retirement Benefits	DROP Payments	Refunds	Admin. Expenses	Total
FY 2014	\$205,936,198	\$12,373,388	\$3,129,650	\$3,907,539	\$225,346,775
FY 2023	\$265,161,344	\$14,656,221	\$5,425,668	\$5,252,301	\$290,495,534
% +/-	28.8%	18.4%	73.4%	34.4%	28.9%

Active Membership by Department					
	Police	Fire	Crossing Guard	Airport Employees	Total
FY 2014	2,822	1,490	1	4	4,317
FY 2023	2,069	1,412	0	1	3,482
% +/-	-19.70%	-11.70%	-100%	-87.50%	-17.00%

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Number of Retirees and Beneficiaries Added to and Removed from Rolls				
	Added	Removed	Number at End of FY	Average Allowance
FY 2014	258	196	6,268	\$33,137
FY 2023	309	247	6,487	\$41,442



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Australian meth addict dresses up as cop and raids another drug user's home.

ladbible.com/news/news-meth...



 Lone
@Warrriorlone1

modern problems require modern solutions

NOTES OF INTEREST

We are aware that there were deduction mistakes in the F&P Pension checks. Please check and be sure your deductions were correct. If you find any errors please call Employee Benefits a 410-396-5830.

New Aetna MAPD cards were sent in bright purple envelopes. Also a reminder that the MAPD plan members have a \$100 Rx deductible at the beginning of the year.

ALSO the under 65 Blue Choice Standard members have a \$50 deductible at the beginning of the year. Blue Choice High Option do not.

Pamela K. Shaw

We've become aware recently that some members have lost their spouses. Do you know that when a member's spouse dies, the member is due a benefit from the BRPBA? Please let us know when your family has experienced such a tragedy. Every little bit helps when paying for final expenses.

PRAYERS GO OUT TO EVERYONE FIGHTING AND SUFFERING FROM A DEBILITATING ILLNESS OR INJURY.

This year's spring retiree luncheon will be on 7 May 2024 at 12 noon. Onca again, it will be held at the Olive Garden on Route 50 in Easton, Md. There is a dedicated Facebook Page for this event: B.C.P.D. Luncheon Dates

Any questions, contact Tony Petralia, 410-598-5249, petraliatony@gmail.com

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

Federal and State Tax Withholding Forms

**Bob Haukdal
F&P Pension Trustee**

The new year brought raises to the pensions of many retirees and beneficiaries which may cause some of us to adjust our federal (W-4P) and/or Maryland state (MW-507P) withholding taxes. You can get the two forms from the pension system's website.

To get the forms, go to: <https://www.bcfpers.org>
Then Retirees/Beneficiaries in the middle of the page.
Then Retiree/Beneficiary Forms.

Scroll down and you will see the link for the W-40 (Federal) and MW-507P (Maryland) withholding forms.

You can email or fax the completed form/s back. The email address and fax number are on the forms. Ask them to confirm receipt.

THE LEGAL PERILS OF MOONLIGHTING

The Baltimore Police Department has a host of problems. One of those clearly relates to an appalling manpower shortage. In fact, many police spend time chasing call after call never having the opportunity to engage in genuine patrol, to interact with citizens to develop informants, to make on view arrests. To add to the conundrum, they are vilified at every turn by certain legislators and others in positions of power who consider it their sacred obligation to demean and to denigrate police at every opportunity. One need only review the horrific mistreatment of the police with respect to Freddie Gray to understand how badly the situation has deteriorated.

Add to that inadequate pay and effectively mandatory overtime and then ask yourselves who in his or her right mind would take a job with the Baltimore Police Department. This is true even though the Police Department has a current Commissioner who came up through the ranks and fully understands the inordinate stresses Baltimore police routinely encounter.

Yet the Commissioner continues to be inundated with personnel requirements for all manner of activities. Somehow he is supposed to find personnel for such details, like parades. When that happens, there are precious few people upon whom he might rely to bridge the gap, as it were. He naturally thought of retired police who are experienced at crowd control, directing traffic and, if need be, making arrests. Therein lies the difficulty.

A retired police officer could well be in a situation in which, particularly today, he or she finds it necessary to use deadly force. Should that occur, the retiree would face at least civil, and potential criminal, sanctions. The cost could be massive. But who is going to foot the bill? The FOP? The BRPBA? Or is the retiree left alone to handle the situation? The retiree's freedom could well be at stake. So could everything the retiree worked for, his bank accounts, his cars, his house, everything he owns. Tragically, in the civil arena, liability for an intentional act is not dischargeable in bankruptcy. Then, of course, there is the potential of criminal liability. If a Baltimore City Jury found a retiree guilty, it is clear that significant incarceration is a distinct possibility. Recently the officer involved in the Floyd death was attacked in prison. Generally, inhabitants of the correctional institutions in this state, as well as others, hate the police. They would consider it on honor to kill someone associated with law enforcement who ended up in prison.

At the very least, anyone who would consider taking a part-time job to help the Police Department must obtain a written guarantee affording him or her indemnity, contribution and legal expenses. The legal expense component is particularly important because Maryland recognizes that duty to defend is a broader duty to indemnify or to contribute to a judgment. In truth, legal expenses can bankrupt an individual. One need only recall the legal expenses relating to the recent pension litigation to understand how critical it is to have expenses subsidized.

The American rule is that parties to litigation generally must pay their own legal expenses. The costs can be daunting, particularly when several people may be sued or charged. There are varying levels of culpability. For that reason, many lawyers simply will not agree to represent multiple defendants. If a prosecutor approaches a lawyer with a deal which would exculpate one client, while exposing another to serious jeopardy, the lawyer must decide which client to abandon. Quite simply no lawyer can, or should, do that. Thus, cases with multiple defendants have many different lawyers. Even when defendants' interests are the same at the beginning of a case, absent any crystal ball, there is no way to be certain that situation remain the same throughout the matter.

To summarize, any retiree thinking of working in a moonlighting situation must first consider his or her freedom, financial security and family. Under no circumstances whatsoever should anyone engage in such an endeavor without a legally sufficient writing with the utmost clarity as to precisely what protection is being afforded, and the retiree should without doubt have it reviewed by an attorney the retiree knows is capable and concerned. The retiree must also be aware at all times of both the cost of defense, this to say, having one's legal expenses paid, as well as indemnity and/or contribution having any judgment or settlement lodged against the retiree paid in whole or in part.

Michael P. May



Police Officer: "I'm arresting you for illegally downloading the entire Wikipedia."

Man: "Wait I can explain everything."

WHAT IS A COP?

“A cop, or police officer is a law enforcement professional who works to monitor and protect communities. These professionals can work in many environments and perform different tasks depending on their area of focus.” (via Google) That’s the easy answer. But what do the real police officers say?

“I became a police to change the world but retired with the world changing me.”

“First of all, it gave me confidence, it gave me a purpose. It allowed me to help people, and it taught me to be loyal and responsible, to cover my partners back. One night in the 300 blk of West Madison at a dance hall I saw people running out of the building. I went in and disarmed a subject of a high-powered rifle ... thus the confidence.”

“Being a police officer is a calling, the same with doctors, lawyers, nurses, priests and every other profession. If you go into law enforcement for the pay, it’s going to be a very short stint. I didn’t find law enforcement, law enforcement found me. Proudly served the citizens of Baltimore young and old for 25 years!!”

“A police officer is someone who stands on the line between anarchy and civility. We were there to make life bearable for the good people and miserable for the bad guys.”

“I became a police officer because I thought I could help people. Boy was I naive. But I worked with some great men, who taught me how to be a police officer. Back then, 1982, a squad was a family. I too gained confidence in my abilities to do the job. I was 22, and 5ft 1. Over the years I had several scary moments. But the one that stands out...6mos on the job, midnight in the NW. Chased a man armed with a gun into the WD. Didn't know where I was. Had my suspect at gun point until back up came.”

The primary duty of a police officer is, as you know, to protect people and property; to control traffic, patrol neighborhoods, respond to emergency calls, write citations, deliver warrants, arrest violators, etc, etc., and these duties involve fortitude, integrity, accountability, honesty and following the letter of the law. In addition, skills important for career success include leadership skills, the ability to multi-task, good judgment, strong communication, professionalism and physical stamina.

And, as you also know, these strong demands on both the physical and mental abilities of an officer can affect the person, his/her family and his/her friends. They have to deal with the lowest of the low (they give up questioning how low is low after a few years of service), and the highest of the high (Delivered a baby? Seen a good deed?). An Officer has to deal with threats to their lives, their family’s lives, and they risk physical injury daily.

These stresses can manifest themselves in many different ways. They include, but are not limited to,

- Stress
- Family troubles
- Anxiety
- Self-destructive behaviors
- Depression.
- Isolation
- Suicide

Chronic stress among police officers results in one of the highest suicide rates in the nation. Divorce is high. Giving up and just isolating yourself from life in general can be the result of or lead to deep depression.

And let us not forget the way the public views a police officer, which has changed drastically in the last fifteen or so years. This writer cannot imagine being insulted and threatened on a daily basis. Also, the way police officers are viewed by their own departments/governments has to weigh heavily on their shoulders.

“According to the U.S. Bureau of Labor Statistics, there is only expected to be a 5 percent increase in job growth from 2018 to 2028. Resignations are 43% higher, retirements 23% higher (2022). According to the Police Executive Research Forum, or PERE, 63 percent of job agencies responded that the number of applicants for police officer positions had decreased, over the past five years. The persistence of these problems jeopardizes a department's ability to find and retain enough well-trained officers to serve residents.”

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Officers were forced to develop a “survivor mentality” in order to cope, or they just burned out. As an officer gains on the job experience, his initial excitement is changed by the aforementioned internal politics, lack of career advancement and as stated, negative community attitudes.

Lastly, we need to look at the sobering statistics. “One officer is killed in the line of duty every 63 hours, according to the National Law Enforcement Officers Memorial Page.” In past five years, there has been 1715 line of duty deaths. 26,491 lifetime. That’s horrible. In fact, it’s beyond horrible. It’s devastating.

So ... why would a person choose to put themselves in this job?

Because, despite all, you impact lives. You save lives. You make connections and can help repair negative stereotypes. You get involved in your communities.

The benefits are decent. Salaries, not so much, but not terrible either. And the very special bond of Brotherhood/Sisterhood (Peoplehood???) can’t be ignored.

I’m not a police officer, but I’ve been around many of you for many years now, and it doesn’t matter your political affiliation, or race, or creed or even gender, when push comes to shove, you “have each others six.” I admire that. May every officer, active or retired, know that there are millions and millions of people who also “have their six.”

THE FOLLOWING MEMBERS HAVE NO BENEFICIARY FORM ON FILE. DUE TO THE LARGE NUMBER OF MISSING FORMS, WE WILL BREAK THIS LIST DOWN OVER THE NEXT FEW NEWSLETTERS. (Email BRPBAOffice@gmail.com for a form)

Rajeeyah Abdussalaan
Teresa Adams
Ricard Alston
Lawrence Ames, Jr.
Theresa Anderson
Ralph Archibald
David Barley, Sr.
James Barlow, II
Martin Beauchamp
Ronald Becker
Lawrence Bennett
Raymond Betag
Ronald Bolling
Loretta Bolling
Kimberly Boyles
Eric Brooks
Garry Brown
Charles Bryant
Edward Burns
Steve Burrier
Staccato Butler
Tracy Byrd
George Cannida
Jeffrey Cardwell, Sr.
Johnny Carroll
Kristy Carvell
Freddie Charles, Jr.
Paul Choi
Edward Coker
Darryl Collins
Patrick Conley
Stephanie Constant

Ericka Cooper
Ted Cox
Dionysia Dameron
Lavinia Davis
Walter Davis
John Dolly, Jr.
Roderick Dotson, Sr.
Edward Dunlap
Erroll Dutton
Wayne Early
Robert D. Edwards
Thomas Engel
Kevin Festerman
Jerry Flanary
Daniel N. Ford
Mark Frank
Stephen Frasier
Charles Fruhwirth
Christopher Fry
April Fullwood-Jackson
Shaun Garrity
Wayne Garrity
Russell Gayle
Robert Gibson, Jr.
Charles Gilbert
Philip Gonyo
Richard Goodwin
Myrna Gordon
Marlene Green
James Guntner
Alvin Gwynn, Jr.
Alfred Hall, III

James Hamilton, Jr.
Michael Hammel
Harry Harcum
Leonard Harper
Kevin Harris
Lynee Harrison
Robert Harrison
Cheryl Harvin
Mark Haygood
Ronny Hege
Terry Henderson
Jack Hergenroeder
Edmond Herring
James Hicks, Jr.
Kevin Hoff
Michael Holcomb
Louis Holland
Charlie Hyatt
Charletta Jackson
Troy Jackson
Frank Jarrell, Jr.
Duane Jefferson
John Jendrek
Matthew Johnson
David P. Jones
Bonnie Keller
Jeremiah Kelly, III
Ronald Kennedy
Tyrone Kilby
Charles L. Klein
Karl Klinke
Kim Koerber

RETIREE BENEFITS INFORMATION

Listed below is financial benefit information that may be available for your beneficiary. These benefits vary as it depends on the coverage of each member. It is the responsibility of each RETIREE to inform his/her BENEFICIARY what benefits they are entitled to receive. PLEASE KEEP THIS PIECE OF PAPER IN YOUR FINANCIAL RECORDS.

Insurance:

Blue Choice Advantage (PPO) (Non-Medicare Retirees)
(800) 535-2292 www.carefirst.com

Aetna Medicare Advantage Plan (PPO)
with Extended Service Area (ESA)
Including Prescription Drug Benefits
(855) 335-1407 TTY 711 <http://www.aetnaretireeplans.com>

Aetna Open Choice (PPO) (Non-Medicare Beneficiary & Dependents)
(877) 440-4711 www.aetna.com

Kaiser Permanente (HMO) (Non-Medicare Retirees)
Kaiser MAPD (Medicare Retirees)
(866) 248-0715 www.kaiserpermanente.org

CareFirst Caremark/CVS (Non-Medicare Retirees)
(800) 241-3371 www.carefirst.com

MetLife
(866) 492-6983 www.metlife.com/mybenefits

United Concordia Dental
(866) 851-7568 <https://unitedconcordia.com/cityof baltimore>

Delta Dental (BRPBA Only)
(301) 214-7046 Melissa.Pope@NFP.com

Medicare:

Medicare Service Center (800) MEDICARE
(800) 633-4227, TTY (877) 486-2048 <https://www.medicare.gov>

Centers for Medicare & Medicaid Services (CMS)
Local (410) 786-3000 TTY Toll-Free (866) 226-1819
TTY Local (410) 786-0727 <https://www.cms.gov>

Social Security Administration
(800) 772-1213 TTY (800) 325-0778 <https://www.ssa.gov>

RETIREMENT AGENCIES:

Fire & Police Employees Retirement System
7 E. Redwood Street, 18th Floor
Baltimore, MD 21202
410-497-7929 Toll Free 1-888-410-1600 bcfpers.org

Widow/Widower Benefit

Baltimore City Life Insurance

Patrolman to Lieutenant \$7,000

Employee Benefits Division
201 E. Baltimore Street, 5th Floor
Baltimore, MD 21202
410-396-5830

Captain and above \$8,500

Health Care Benefits
Employee Benefits Division
201 E. Baltimore Street, 5th Floor
410-396-5830

Department of Human Resources (DHR)
7 E Redwood Street, 17th Floor
Baltimore, Maryland 21202
T (410) 396-3851, 711 (TTY)

Baltimore City Employee Retirement System (ERS)
7 East Redwood Street, 13th Floor
Baltimore, MD 21202
(877) 273-7136 bcers.org

Securian Financial – (Formerly Minnesota Mutual Life)
P.O. Box 64114
St. Paul, MN 55164-0114
1-888-658-0193 www.securian.com

Police Beneficial Association (PBA)
Fiscal Services
Paula L. Williams, Director
410-396-2114
Group #3870

Fraternal Order of Police 3
3920 Buena Vista Ave
Baltimore, MD 21211
410-243-9141 fop3.org

Insurance Benefit \$1,500 to members

Baltimore Retired Police Benevolent Association
P.O. Box 6217
Baltimore, MD 21206
410-803-2293 brpba.com BRPBAOffice@gmail.com

Death Benefit up to \$1,500 to members

Municipal Employees Credit Union
1 South Street
Baltimore, MD 21202
410-752-8313 / 1-800-248-6328 www.mecu.com

Old PBA Insurance policies were purchased by TransAmerica. Contact # 888-660-0619.

In the event of the death of a member, it is important to notify the Employee/Retiree Affairs Unit at 410-396-2546. This office handles benefits entitled to the named beneficiary(s). A member of the Retiree Affairs Unit will assist in completing all the necessary paperwork for pension, health care, life insurance, credit union, etc. Please keep your beneficiary forms and contact information up to date with everyone.

WELCOME TO OUR NEW MEMBERS
As of 2/6/2024

- Joel Heiss
- Mark Howe
- Phillip Lassahn
- Thomas Mistysyn
- Arthur Page, Jr.
- Zeinab Rabold
- Marth Sprinkle
- Penny Sprinkle
- Mark Williams

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.

Newsletter Chairman:

Patrick Youells
(cody7762@hotmail.com).

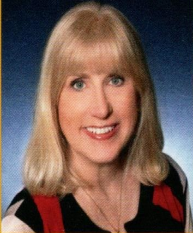
Distress Fund Chairman:

Daryl J. Buhrman
410-803-2293

CONTACT INFORMATION:

President: Daryl Buhrman 410-803-2293
 1st VP: Michael May, Esq. 443-992-2602
 Website www.brpbacom
 Email Address: brpbaooffice@gmail.com

F&P Retirement System 410-497-7929
FOP 410-243-9141
Balto. City Life Insurance 410-396-5830
Health Care Benefits 410-396-5830
Department of Human Resources (DHR) (410) 396-3851
Securian Financial 1-888-658-0193
Municipal Employees Credit Union 410-752-8313
Employee/Retiree Affairs Unit 410-396-2546




Peggy Muller

REALTOR, ABR
 Licensed in DE and MD
 Cell: 302-542-1941

pegmullen50@gmail.com

Keller Williams Realty of Delmarva
 Bethany Beach, DE 19930
 39682 Sunrise Court
 Office: 302-360-0300




Lisa Fuller

CIC, CISR

410-914-5467

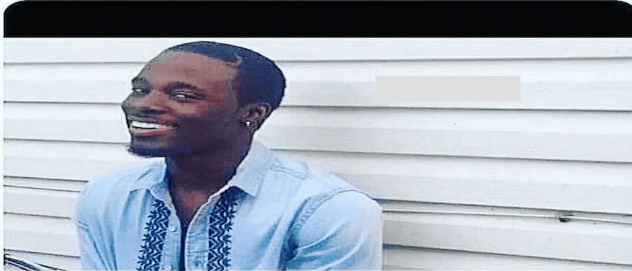
438 S Main St Bel Air MD 21014

Lisa.Fuller@InsureWithFuller.com

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www.AAGInsurance.com

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Rookie cops on facebook: I hunt the evil you pretend doesnt exist Senior cops watching that same rookie afraid to make a traffic stop:



DISTRESS FUND NEWS

The 2023 Raffle was a great success. Our 2024 raffle will be mailed in early September. Please remember to get your tickets mailed in to P.O. Box 935, Bel Air, MD 21014-7935 before the Holiday get together in December.

Tickets will be sold up until the time of the drawing. The money collected from the purchase of tickets and donations is solely dedicated to our members and widows in need.

The 2024 raffle has **35 chances to win**, and prizes are as follows:

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

Good luck in 2024, and congrats to all the 2023 winners. And... as always, thank you to one and all who donated towards our Distress Fund.

Daryl Buhrman
Distress Fund Chairman

The BRPBA application for Distress Fund assistance is being streamlined to better serve you. Look forward to many changes in 2024!!!



BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION TAG PROGRAM

As of February 2024, we have 722 sets of professional looking tags in Maryland. Many members continue to display their pride of being a police officer, even in this current climate. Our tags are a one time fee of \$25.00 to the MVA and a small donation of \$20.00 to the Distress Fund.

Contact Daryl Buhrman at 410-803-2293 for more info.





William Anderson (Andy) lost his wife, Catherine, on 1/12/2024

Jocelyn Barnes-Presbury, 12/26/2023

John E. Barrick, 11/4/2023

Theodora F. Butler, mother of Retired Lt. Kenneth Butler

Charles Coward, 11/18/2023

James L. Gomez, 1/1/2024.

Avon Mackel, 12/15/2023

Daoud A. Mingo, 12/14/2023

Louis F. Reuwer, 11/12/2023

Dave Simmons, 10/27/2023

Dennis R. Smith, 1/6/2024

Shawn Williams, Dec. 2023

Thomas R. Wolf, 7/3/2016

Randolph Wynn, Jr. 2/3/2024

BRPBA FINAL ROLL CALL

As of 2/7/2024

Harry Allender (12/04/2023)

Robert Becker (01/01/2023)

Weston Bousman (11/25/2023)

Raymond Buda (01/04/2024)

Richard Freeman (12/01/2023)

Joseph Goldburn (12/13/2023)

Richard Hancock (01/21/2024)

John P. Henderson (10/15/2023)

Robert Marianetti (12/25/2023)

Kenneth Parks, Jr. (12/29/2023)

Joseph Riha, Sr. (12/23/2023)

Francis "Ed" Sheeler (11/16/2023)

Howard Stephens, III (01/14/2024)

Keith Tiedemann (01/13/2024)

Bernard Wehage (12/17/2023)

Wes Wise (01/19/2024)

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JUST HAD ANOTHER MEMBER PASS WITH NO BENEFICIARY FORM ON FILE. THE SPOUSE WAS NOT HAPPY.

Nothing can ever take away a love the heart holds dear.



RESCUEMEDS

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with immediate care. More than a full-service pharmacy,
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**Baltimore Retired
Police Benevolent
Association
Box 6217
Baltimore, MD 21206**

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Return Service
Requested

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