



BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

FALL2013

PRESIDENTS MESSAGE

Well summer is over and the kids are back in school. I hope this finds you all in sound health and peace of mind.

I know that all of you have been waiting for news of the Pension lawsuit. The fact is that little has happened since the last newsletter. On July 8, 2013, our law firm filed an appeal of Judge Garbis' ruling in the 4th Circuit Court. Judge Garbis ruled that the City had a compelling need to eliminate the Variable Benefits, but erred by discriminating in the formula it used to pay future raises to retirees.

What we are trying to prove to the court is that the City does, in fact, have the ability to continue the Variable Benefit and is in its current position because of failure to properly fund the system, as well as mismanaging it over the last decade.

Final briefs are due at the 4th circuit on September 9, 2013. After the briefs are filed, the court will set a date for oral arguments, which will most likely be sometime in Decem-

ber. A decision in this matter would be expected within a few weeks.

While all this has been going on, the pension system had another good year and is fast regaining funds that were lost due to the most recent downturn of the stock market. In fact, we are currently at more than 2.3 billion dollars of value and gaining every day. This means that under the Variable Benefit, we would be due another raise. Since the city did no study of what we would be due, I can only estimate that it would be at least another 4% and probably more. I hesitate to put fourth numbers that I can only estimate, but as anyone can see, if we do prevail, we could be looking at a very large payday.

There have been attempts to reach a settlement with the city. Both Bob Cherry and I have met with the mayor on several occasions in an effort to reach an agreement that would be acceptable to all parties, but in actuality, the mayor did not seem as though she was interested.

While we were talking settle-

ment, the mayor introduced legislation to give everyone a 1% annual across the board COLA to all age groups. Now how can anyone call a 1% annual increase a COLA? A COLA should represent the rate of inflation, which 1% does not even come close! This is a slap in the face to all retirees.

Again, FOP President Bob Cherry, I and many other members of our Executive Board, along with the Firefighters Unions and the Firefighters Retiree Association were at City Hall and testified against this bill. We met each City Council person individually in an effort to defeat this bill. While the bill was not defeated, I feel that it was because of our efforts that it never came out of committee and was not voted on. That does not mean that the bill has been defeated. It can still be brought out of committee, but if it is resurrected, you can rest assured we will be back at City Hall again, using every means at our disposal, to fight passage of this bill.

While I am at it, I would like to thank Retired Detective Ken Driscoll, who with considerable

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BRPBA EXECUTIVE BOARD

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effort came to the committee hearing and allowed me to read his statement against this bill. Those who know Kenny realize that just leaving his house is a major occurrence because he is, in effect, a paraplegic in almost every sense of the word. Ken, who is a Baltimore City Police Medal of Honor recipient, received a standing ovation from every member of the City Council, as well as all those present at the hearing.

I would be remiss if I did not mention the efforts of our Lobbyist, Mr. Frank Boston Esq., who arranged meetings with each of the City Council members for us and was there with us in making our needs known to the Council.

On another note, many of our members are ageing and have special needs. I know of several who are having transportation problems, especially when it comes to attending doctors' appointments. If there are any of you who would be willing to offer some of your time to help those of us who are less fortunate, I would like to hear from you. It would be nice if we could set up a committee of drivers who would be willing to participate in this activity. You can contact me directly and I will do my best to make this happen. Drivers wishing to participate, please contact me first and then if I do get any volunteers, I will get this project rolling. I know there must be some of you who are sitting at home wishing for an excuse to get out of the house for a while. Why not give this a try and make life more livable for those who are having mobility problems?

Also, I have changed internet carriers. My new email address is km3h@comcast.net. Having a problem? Don't hesitate to contact me. I will do my best to help in any way I can. Even if all you need is to yell at someone: I am here for you.

If any of you are not getting our email notifications with the BRPBA logo at the top of the page, please let me know. You can contact me via my email address and I will make sure to place you on our list. As you know, you sometimes get notices from another party who is using an old BRPBA list of names without our authorization.

Nick Caprinolo
410-686-6380

If you have questions about your insurance or any other issues, please feel free to call your President, Nick Caprinolo at 410-686-6380.



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WHATS IMPORTANT

What's important is that on August 28th, Officer Jason Schneider gave his life protecting people. What's important is that the extraordinary professionals at Shock Trauma did everything possible, alas to no avail, to save the officer's life. What's important is that after he died, police and ordinary citizens rushed to support his family. What's important is that they filled St. Bartholomew's Church, where his funeral took place, well beyond its normal capacity. What's important is that thousands more lined the route from the church to Dulaney Valley Memorial Gardens, Jason's final resting place, to pay tribute to a fallen hero. What's important is that most of the community came together in its grief and in support of Jason, of his wife, of their two small children who will grow up without a daddy, and of the police, those quiet heroes in blue who sacrifice so much.

What's important is not to allow the vitriol of a bigot to erode the values that consoled us when Jason was murdered. Soon after he died, a Facebook posting from Lisa Powell, who identified herself as a University of Maryland Medical System nurse who had worked at Shock Trauma, used an obscenity rhyming with truck to express her feelings about Jason Schneider's death. She then used a vile profanity rhyming with brother trucker to describe all police, calling them "dirty." What's important is that police not seek vengeance against Lisa Powell for her egregious, disgraceful and truly heartless behavior. We're better than that.

The Freedom of Speech guaranteed by the U.S. and Maryland Constitutions precludes the University of Maryland, a State agency, from firing Ms. Powell. In 1971, the Supreme Court decided *Cohen v. California*, 403 U.S. 15 (1971), reversing the disorderly conduct conviction of a person who wore a jacket containing the same

obscenity Ms. Powell used to express his feelings about the draft. In 1985, in *Berger v. Battaglia*, 779 F.2d 992 (4th Cir. 1985), the Fourth Circuit Court of Appeals reversed the termination of Officer Robert Berger of the Baltimore Police Department for engaging in off duty performances in which he wore black face to imitate Al Jolson. Two years ago, the Supreme Court, on First Amendment grounds, reversed an enormous damage award, in *Snyder v. Phelps*, 131 S.Ct. 1207 (2011), against members of the Westboro Baptist Church for spewing hatred, and joy at the deaths of members of the military killed in combat, in the vicinity of a funeral, held at St. John's Catholic Church in Westminster not far from Officer Schneider's funeral in Manchester, of a Marine killed in Iraq. Unless Ms. Powell's disgusting remarks somehow implicate legitimate concerns of the University of Maryland Medical System, as occurred when the Supreme Court upheld the firing of a San Diego police officer for selling a sexually explicit video of himself in a generic police uniform in *San Diego v. Roe*, 543 U.S. 77 (2004), the Freedom of Speech guarantees of the Federal and State Constitutions preclude her termination.

What's important is for police and the vast majority of good people who care for and about them, not to demand something, firing Lisa Powell, our Bill of Rights forbids. What's also important is for the police and their advocates not simply to ignore Lisa Powell's behavior. The hatred a nurse charged with treating all the ill, sometimes desperate and dying, and vulnerable people, including police officers and their loved ones, who could come under her care, is at best chilling and at worst terrifying. Certainly prudence demands that the Medical System suspend her and that the Maryland Board of Nursing investigate her, and impose an

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appropriate sanction and remedial action, to assure that her vehement antipathies, as well as her appalling judgment in sending out the Facebook post in the first place, do not endanger her patients.

What's also important is to recognize that Shock Trauma remains a truly magnificent facility, one whose extraordinary people save countless lives, many of them police, every day. What's important is to remain thankful for them and for the dedicated police, of every department, whose bravery, dedication, sacrifice and professionalism honor and protect us all. What's important is to support the police and the communities they protect.

What's finally important for the police and those who care about them and about the community and our great state and country, is to recognize that people like Lisa Powell, will always exist. What's important is not to let individuals like her diminish us.

Michael P. May



To: BRPBA Members

From: Bob Haukdal, F&P Trustee

Re: F&P Board Meeting

August 20, 2013

The August F&P Board meeting started with a performance review of the fund for the end of Fiscal Year 2013. It closed June 30, 2013 with a 9.55% increase over FY12 and at that time totaled \$2,268,693,209. It should be noted that figure will not be the final value as the fees of some of the money managers need to be deducted. However, that will not have a significant impact on the bottom line. Our performance was in the top third of the public pension funds in the U.S.

We also had a performance review of the fund as of July 31, 2013. The fund grew 1.71% for the month and stood at \$2,405,253,650.

We were given some information on a proposed pension plan for City civilian workers who are hired after January 1, 2014. Current civilian employees are now members of the Employee Retirement System, (ERS). I don't know precisely how their system currently works, but apparently it is not too dissimilar to ours. We are in a defined benefit plan where our pension is based on years of service and our average final compensation.

The City would change the civilian employees to a defined contribution plan. The Plan the City set forth for the civilians basically would require employees to contribute 5% of their salary with a 4% match by the City.

The money would go into a system similar to the deferred compensation plan we had while we were active that allowed us to choose where our money should be invested among a number of various mutual funds.

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The employee would have the option to contribute more if he/she wanted and the City would contribute an extra 1% if the employee did a minimum of an extra 2%. It would be called the Retirement Savings Plan.

You have probably heard the City wants to change the pension system for new sworn members. We haven't heard the details but it is a hybrid plan that would be part of the current system. The other part would involve the new employee contributing into a defined contribution system similar to what the City wants to give the Civilians.

I mentioned last month that the City had only paid half of its annual contribution to the F&P when it was due on July 1, 2013 and had planned to pay the rest (\$56,501,972), on August 1st. We were informed that the City actually paid the remainder on July 24th. The Board will still ask the City to pay the interest for the late payment.

The City is exploring the idea of sending out our retirement checks once a month instead of biweekly. It was stated that problems arise occasionally and because payroll checks for current City works have to come first, getting problems resolved in a timely manner can be rather difficult at times. It was also stated the switch would save \$200,000 a year. And if it were to happen, it wouldn't until January of 2015. The retired fire department's representative and I voiced a number of objections and reasons why we should continue with the 26 times a year check distribution, but a lot of emphasis will be placed on the savings of 200K a year. We were advised the ERS retirees went to this a couple of years ago with no issues. It seems we were advised about this so early just as a "heads up" so we could think about it. This is something the City can do without the approval of the F&P Board. They only need to amend the City ordinance that pertains to our pension. Remember though, this is still in the early planning stage.

Several months ago I mentioned that the F&P Board had voted to lower the assumption rate on what the pension system is expected to earn each year. The rate affects the City's contribution in that the higher the assumption rate, the less the City would have to pay each year in its contribution. The rate had been 8% and we recommended it be lowered to 7 ¾%. The mayor included the new assumption rate in the 10 Year Economic Plan she submitted for the City and we were advised that rate was used in determining the contribution they just made in July.

Also mentioned previously was that the F&P Board voted to hire a private accounting firm to do the annual audit instead of using the City's auditors. After interviewing several firms, Clifton Larson Allen was selected. The contract was approved by the Board of Estimates on July 31st and the FY13 audit has begun.

WELCOME NEW MEMBERS

Kenneth Blackwell

James A. Cohill, III

Stephen D. Saghy, Jr.

Stephen J. Sloan

Leonard A. Delozier, Jr.

Certified Public Accountant

1602 Junius Court, Bel Air, MD 21015-1550
(410) 893-1671 (Baltimore) ~ (410) 638-6141 (Bel Air)
1-866-929-8153 (Toll Free Fax)
e-mail: ldelozier1@comcast.net

Newsletter

July 2013

MEDICAL EXPENSES

If you itemize deductions on your tax return, you may be able to deduct a portion of your medical expenses. There are certain conditions that have to be met, however.

- You have to actually pay the medical expenses yourself. If your medical insurance pays the expense, you cannot deduct it. If your medical insurance pays part of the expense, you can deduct only the part that is not covered by your medical insurance and that you pay.
- You have to pay the medical expenses during the tax year. For example, if you see your doctor in December 2013 but you pay his bill in January 2014, that expense is deductible in 2014.
- The medical expense must be for you, your spouse, or your dependent. If you pay medical expenses for your child or your elderly parent, and they are not your dependent, you cannot deduct those medical expenses.
- Beginning in 2013, only those medical expenses that exceed 10% of your Adjusted Gross Income (AGI) can be deducted. AGI includes all of your wages, interest & dividends, pensions, and taxable IRA income, and taxable Social Security income. There is a temporary exception from Jan. 1, 2013 to Dec. 31, 2016 for individuals age 65 and older and their spouses. If you or your spouses are 65 years or older or turned 65 during the tax year you are allowed to deduct unreimbursed medical care expenses that exceed 7.5% of your adjusted gross income. The threshold remains at 7.5% of AGI for those taxpayers until Dec. 31, 2016. (Note: You should add up all of your medical expenses during the year, and then at the end of the year we can determine if they exceed the threshold or not.)



Deductible medical expenses include:

1. Health insurance premiums
2. Medicare premiums
3. Hospital bills
4. Doctor and dentist bills
5. Prescription medications
6. Lab fees
7. Glasses and contact lenses
8. Medically required nursing home or assisted living expenses
9. Mileage for driving to doctors, hospitals, pharmacies, etc. (@24 cents per mile in 2013)



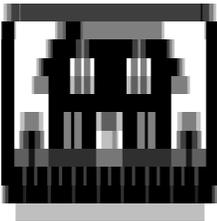
IS COMPANY PAID MEDICAL INSURANCE TAXABLE?

If your employer pays medical insurance premiums for you, that payment is a tax free fringe benefit. You do not have to report that amount as income and you do not have to pay tax on that amount.

The Affordable Care Act requires (large) employers to report the cost of coverage under an employer-sponsored group health plan on your Form W-2 (in Box 12 of the Form W-2, with Code DD to identify the amount). The IRS states, "Reporting the cost of health care coverage on the Form W-2 does not mean that amount is taxable. The employer's payment of health insurance premiums continues to be excludable from an employee's income, and it is not taxable."

Recently I have seen several different comments, mostly in e-mails forwarded to me from friends, stating that you do have to pay taxes on your company paid medical insurance premiums. These claims are totally untrue, and you should not believe them. As stated above, just because you see an amount for medical insurance on your Form W-2, do not think that you have to pay tax on that amount.

SELLING A HOUSE



When you sell your house, you do not have to pay income tax on that sale unless your profit is more than \$500,000 for a married couple (or \$250,000 for a single taxpayer), provided that:

1. That house must have been your primary residence. (If you sell a vacation home, you do have to pay tax on the profit), and
2. You must have actually lived in that house for 2 out of the last 5 years.

Please keep in mind the following:

- Your "profit" is calculated by subtracting your adjusted cost basis from the selling price.
- Your adjusted cost basis is:
 1. Your original purchase price (from your original Form HUD-1),
 2. Plus the cost of any new items you added to your house, such as a deck, fence, club basement, etc. Be sure to keep records and receipts. (The cost of replacing something that was already there, such as replacing a roof, is not included.)
 3. Plus your closing costs at the time of sale, as indicated on the back of the new Form HUD-1 that you get at settlement. This includes the realtor's commission that you pay.
- If your profit is less than the excluded amounts above (\$500,000 married or \$250,000 single), you do not have to report the sale.
- If you sell your house within 2 years after your spouse dies, you still get the \$500,000 married exclusion.
- If you rented your house before you sold it, special rules apply. If you are in this situation, please contact me for further information.
- If you sell your house for a loss, you do not get to deduct that loss.

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.

What Would You Do If You Were the Police Commissioner?

I have often thought about what I would do if I were the police commissioner. You have to admit that with all that power it would be interesting. I wish the current commissioner well and hope he continues to put the pressure on the low life no good cowardly criminals that plague our city. But what if you were the police commissioner, who would be in your command staff? We have had some good commissioners and some not so good. In the past fifty years we have had Donald, Frank, 3 Eddies, Tom, Ron, Kevin, Lenny, Fred and now Anthony.

Well, let me run down who would be in my command staff if the mayor would call and say, "Dick, you are now my police commissioner."

I would start off with a powerful Chief of Patrol to get the attention of the force. I can't think of anyone more qualified for that position other than "Bunny" Nevin. I never worked for "Bunny" when he was a lieutenant in the department, but I have known him for many years. I can just imagine him having a meeting of his district commanders and one of them tries to lay a bovine story on him. I can see him just sitting back, looking over his glasses, and saying, "Who the ---- do you think you are talking to my man." Than all in one motion, he takes his clenched fist and puts it through the top of the table. The commanders that did not run from the room are sitting there hoping that their story is much more believable than the last commander.

The next position I would fill would be the Chief of the Criminal Investigation Division and my choice would probably be the renowned, widely acclaimed, distinguished, conspicuous, prominent, imposing, legendary figure ever in the police department, Jimmy Cadden. My appointment would be a few years later than it should have been. He should have been the chief of detectives a long time ago. Cadden, during his career, was a detective, sergeant, lieutenant, and captain in the Homicide Unit...how in the hell did they screw that one up and not make him the chief. I can't imagine some detective or sergeant coming into Colonel Cadden's office and trying to lay a less than accurate story on him. He probably would not do what Colonel Nevin would do, but with that look that Cadden could give you,

you knew you better head for the door; the 82nd airborne was about to leap on your body parts.

My next appointment would be for the Homicide Unit. I would put two captains back there; I would put Frank Elder and Steve Tabelaing there and they would work twelve hour shifts. I would put them there because I actually saw them in action back in the 70's and know that they would not tolerate a forty percent clearance rate. Frank Elder was better known as the "Little Man". He was far from a little man. He was a big man when it came to guts, character, loyalty, and just a great all around guy. Steve Tabelaing was the brains when he was in the Homicide Unit and a real gentleman. Steve was the educated part of the Elder/Tabelaing team when they were together as shift commanders. Frank would listen to what Steve was trying to establish in the unit and after a little while listening, Frank would say, "Steve, I really don't know how to implement what you are talking about." Steve would say, "Frank, don't worry about it, I will take care of it and get it done." Frank would respond, "Steve I really appreciate you doing this and if I can help, let me know." Frank would than put on his little overcoat and head out the door to the Calvert House; you could see him smiling all the way to the elevator.

My next appointment would be the Chief of the Drug Unit. I would pick a guy for that job who is highly qualified, highly motivated, and very knowledgeable about drugs and would just kick the ---- out of anyone who questioned his procedures. My choice for that position would be Charlie Smoot. I have known Charlie for many years; we were both at Patterson High School at the same time. I think Charlie actually graduated; I did not graduate but I played freshman football for three years. With Captain Smoot's approval, I would assign three sergeants to be under his command. I would assign Sergeant Mike Andrews, Sergeant Gary Childs and Sergeant John McEntee to the unit. Can you see a pattern forming with my command staff.....the meetings I would have would now consist of "Bunny" Nevin, Jimmy Cadden, Charlie Smoot and I am not done yet.

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As co-directors of the Internal Investigation Division I would appoint two distinguished members of the department or let me correct myself, one distinguished member and one who used to dress like Pinky Lee. The appointments would be Eddie Boston and Pete Bailey. I would make Ed Boston a lieutenant colonel and Bailey a major; Bailey needs a lot of direction. All brutality and corruption complaints would be handled directly by these two and all the other complaints would be handled by Lieutenant Jerry Johnson and Sergeant Rick Requer.

As my Director of the Property Division and overseer of the evidence control unit would be Major Bobby Berger. I pick Berger because he would have the knowledge and access to have the recovered evidence marked and out the back door for sale quicker than anyone.

I would have a few other appointments, like John Lewandowski would be my deputy commissioner for administrative duties. Don Kent would be my director of the fiscal unit. I like Kent for that job because he is the treasurer in so many organizations. They seem to stay afloat, although I noticed lately that he has a new car, nice new house, and takes trips to France, England, and South Africa. Before being treasurer, the furthest he got was Dundalk.

There would be some other key appointments, but I think you get the point of where I am going with my command staff.

I could just imagine my command staff meetings... I walk in the room and Bailey says, "Here comes the goof". Colonel Nevin would be justifying the shift change brawl at the pub in south Baltimore the night before. He knows what happened because he was there and started it all. Colonel Cadden would be there combing his hair and making the sign of the cross every time Colonel Nevin opens his mouth. Captain Smoot would be there pacing the room daring anyone to make a sudden move and they will be knocked on their ---. Director Berger would be

there trying to sell fake "Rolex" watches and overcoats; they are probably coats belonging to Nevin and Cadden. While he is trying to sell the watches and coats, he has removed Tabelings wallet, Smoot's Patterson ring, and Cadden's very large comb.

What would you do if you were the police commissioner? You know what I would do... just let me get the call from city hall.

Dick Ellwood
Police Commissioner
Baltimore, Maryland

MISSING IN ACTION

We are missing information for the following members.

Do you know how to reach them?

Please help us find them.

Lavon De'Alston
Tawna Arroyo
Richard Bernhardt
Wanda Campbell
Thomas Clemons, Jr.
Trina Edwards
Edward Eilerman
Rufino Garcia
James Hicks, Jr.
Randy Humes
Timothy Keel
Robert E. L. Leonard
Norbert Leonardi
Phillip Ludd
Eddie Mack, Jr.
James McGuire
Charles McLaughlin
Milam Minor
Grace Palabon-Sloan

Timothy Redding
David Renfrow
Joseph M. Russell
Harry E. Smith
Verna Tomlin
Michael Waudby

DISTRESS FUND NEWS

At a general meeting in 2003, the BRPBA received information that one of our members, after being retired for several years, had suffered a stroke and needed a wheelchair ramp and was unable to afford it. Therefore, at the June 18, 2003 meeting, this member's financial situation was discussed, a hat was passed around, and \$524.00 was collected. One of our retired members generously offered to build the wheelchair ramp for no cost. In addition, Home Depot was approached and graciously helped with the cost of the material.

Hence, the beginning of the BRPBA Distress Fund. Since that time, the BRPBA Distress Fund has helped countless members and/or their families with everything from the purchase of food... to paying bills... to helping them be placed in a permanent residence, and much, much more. This all comes about by the gracious support of our members and donations from outside organizations. For this, we are grateful.

The Fund is for retired officers who are members of the BRPBA, their widows, widowers or minor children who have encountered financial hardship. It is the *only* program available to help our members in time of need.

The Distress Fund is here for you. If you are a member in good standing, a widow or widower, or a minor child of a deceased member and are facing a hardship, it is easy to apply for help. This is *extremely* confidential. Your privacy is respected at all times.

Applications for Distress Fund assistance are available in the following ways:

Mail a request to BRPBA Distress Fund, P.O. Box 935, Bel Air, MD 21014; or,

Visit our website: <http://www.balTIMOReretiredpolicebenevolentassociation.org>, complete the application and mail to the above address; or, call me, Daryl Buhrman, the Distress Fund Chairman, at (410) 803-2293. Many of our members, their family and friends are fortunate enough to not be in this position. The BRPBA Distress Fund would be honored if those fortunate members would remember us and our needs. A few members have remembered us in their wills; some have remembered us in their passing by having donations made to the BRPBA Distress Fund in lieu of flowers, while others have graciously sent donations. Donations are graciously accepted at P.O. Box 935, Bel Air, MD 21014.

In whatever way you may find to honor us, we are appreciative and thank you for your generosity. As we are members, so are we family, and family helps family.

We are here to help.

Daryl Buhrman
Chairman

GET YOUR BRPBA LICENSE TAG—
CALL DARYL BUHRMAN AT
410-803-9616



SEEKING FEEDBACK

Contemplating 60th K9 anniversary and future reunion. Retired trainer's, handlers, and supervisors invited. In order to draft roster, e-mail to retired K9 Sgt. John Lewis, 1979-1992, at Claudia Fahey97@gmail..com.

Those without computers, mail to: 100 Miles Circle, Hurlock, MD 21643.

NOTICE TO MEMBERS:

We have discovered many members without Beneficiary Forms. If you have not updated your form with changes or if you are unsure if you ever filled out a form, please fill out the form enclosed.

The Key Tag program is back. If your key tag or membership card are in need of replacement, just mail a request to BRPBA, P.O. Box 6217, Baltimore, MD 21206



HONORING OUR FALLEN HEROES

Robert N. Bolek
(07/31/13)

Albert Boram
(07/31/13)

George Boston, III
(06/14/13)

Edward H. Campbell
(06/19/13)

George A. Densteadt
(06/17/13)

Gregory A. Eads, Sr.
(06/30/13)

Mary C. Keim
(06/05/13)

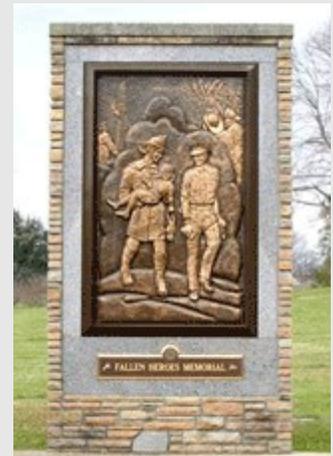
Edward A. Mizejewski
(06/27/13)

Anthony J. Sarro
(05/18/13)

Richard Simmons
(8/13/13)

Ronald Stine
(07/08/13)

Nicholas Wingrove
(07/17/13)



WANT TO PLACE A FREE AD? PLACE YOUR BUSINESS CARD OR FOR SALE ITEM IN THIS SPACE .

CONTACT INFORMATION:

President: Nick Caprinolo 410-686-6383
 1st VP: Richard Nevin 410-876-1027
 Heritage Gardens 410-254-2272
 Website
 baltimoreretiredpolicebenevolentassociation.org
 The phone number for the Heritage Gardens to be used only in an emergency at home is: 410-254-2272

IN MEMORIAM

Giuseppe (Joseph) Altadonna
 Mary J. Czawlytko
 Rosalie Fromm
 Mary W. Gonce
 Jason Schneider
 Sandra Kay Shirey
 Jeanette Theresa Simmons

If you would like a family member honored in our Newsletter, please just let us know. Contact information is noted under Emergency Phone Numbers.

PLEASE REMEMBER OUR SICK AND SHUT-INS WITH A VISIT, CARD, OR PHONE CALL.

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.

ATM Home Improvements

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Baltimore, MD 21202-4738

Dawn Walters
Owner

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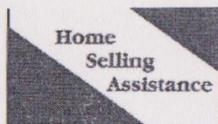
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