



# THE SHIELD



## OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

LATE WINTER 2019

### PRESIDENT'S MESSAGE

I would like to take a moment to wish everyone a safe and happy holiday, whether that be Hanukkah, Christmas or Kwanzaa, or maybe no celebration at all if that is what you wish. If you find your holidays are not all that happy this year, please remember that the BRPBA is here for you. We were created to be of help to our members. You are not alone.

We moved our monthly meetings on the third Tuesdays of the month to the **Knights of Columbus Gardens, 4301 Klosterman Avenue, Perry Hall, MD 21236 (8400 block Belair Road)**. We made this change due to our members being unhappy with the previous location (long, dark entrance road and lowering quality of the food). Please take note: If you come to our new venue, when you leave and you need to go south onto Belair Road, turn right instead and go up about one block and turn left at the light into the St. Joseph Church lot. Then you can come back out at the light onto Belair Road. It is darn near impossible to turn left out of Klosterman Avenue because just a few yards away there is a merge off of White Marsh Blvd. that makes this section of road very busy. We want our members to be safe.

Our Holiday get-together will be December 17<sup>th</sup> at 6:00 p.m. As everyone always has such a good time at this celebration, it is always a packed house, so come early to get a good parking spot.

We held elections at our November 19<sup>th</sup> meeting, and I thank all of you for keeping the same Board members in place. This is a good team that works hard for you and has faced many problems. Two of our biggest issues have been our Healthcare and the dreaded Pension lawsuit and we have put in countless hours on both.

As I mentioned in a previous newsletter, we now have a seat at the big boy's table regarding our Health Care. We've gone to a few meetings and we will let you know that the City would love to divide and conquer, but we will not allow it. We hope to have some great news for you

soon.

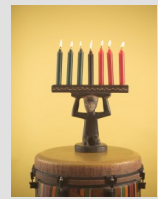
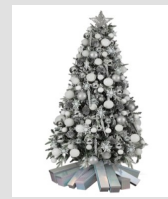
As I just stated, we also fight for our Pension and I thank all of you who have stayed in for the fight. It's been a slow, laborious and frustrating battle, but if you drop out, you are sending a message to the City that we are weakening. They will think they have won, and we will not allow that. We all worked for that Pension by protecting life, property and each other and we must stay in the battle. Even if we don't see a penny, our beneficiaries will, so let's fight the fight!

I wanted to mention one very important issue to you. We recently discovered that we had a few people who had written to the F&P in the last couple of years that they wanted to leave the BRPBA. That is surely a person's right to do that, but we have one request. If you find you want to pull out of the BRPBA, please let us know also. The F&P will not tell us when a person leaves the organization and we, unfortunately, continue to send these members our newsletters, raffle tickets and other mail. It can be rather costly. Just drop us an email or call me at 410-803-2293. We would appreciate it.

I close this message by stating that the local weathermen have stated this will be a snowy winter. We shall see. We haven't had much the past few winters. I know those of you in the south are thanking your lucky stars you don't have to shovel snow anymore (or at least not much snow).

**Happy New Year to all my fellow Brothers and Sisters in Blue.**

Daryl



BALTIMORE RETIRED  
POLICE BENEVOLENT  
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## Required Minimum Distributions

### Bob Haukdal

For those of us of a certain age, this is the time of year many of us think about the required minimum distributions (RMD) we must make from our old deferred comp accounts and IRAs. Then there is the thought of what to do with the money, spend or reinvest.

For those who have grandchildren or great grandchildren, you may want to consider setting up a 529 College Savings Plan. A 529 is similar to an IRA in that you can set aside money and invest in a tax-free account to be used for tuition, books and mandatory related expenses. Originally, it could only be used for college expenses, but now it may also be used for K-12 private school education.

Money paid into a 529 plan may be invested in two ways: Prepaid Tuition Plan or Savings/Investment Plan.

With the prepaid tuition plan, you pay a lump sum based on the number of semesters you wish to pay in advance and the year the beneficiary would go to college. So, the younger the beneficiary is, the less you pay per semester.

The Savings/Investment plan is similar to an IRA, in that you choose the type of investment to place the contribution, minimum of \$250 and maximum of \$10,000 in Maryland per beneficiary as a one-time contribution. You may make additional contributions whenever you like in the future. Investments are made through T. Rowe Price. The Savings/Investment plan also allows the beneficiary to attend eligible trade and technical schools.

Should the person you name as the beneficiary decide not to go to college or a trade school, you may then designate another beneficiary. Also, with the Maryland 529 plan, the beneficiary may use the money to attend college in another state.

Although contributions are not deductible from federal income tax, you may deduct up to \$2,500 per account and beneficiary from Maryland income taxes. So, if you contribute \$2,500 in a prepaid account and an additional \$2,500 in a savings/investment account in one year, you can deduct \$5,000 from your Maryland state income taxes per beneficiary. And if you contribute more than that amount in a year, the remainder may be carried over to deduct the following year.

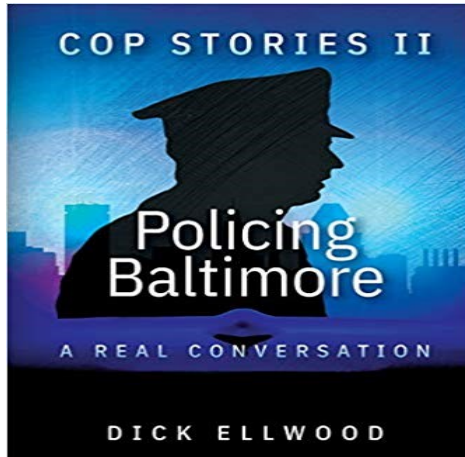
As the person who establishes the account, you have control over it, not the beneficiary.

Many other states have 529 college savings plans that may differ in the amount of contributions allowed and not all permit contributions to be deducted from state income taxes.

Here is the link to the Maryland 529 Plan: [www.maryland529.com](http://www.maryland529.com)

In addition to helping my grandchildren, I like the idea that once I pay taxes on my RMD, money that I invest in a 529 plan is never taxed again as long as it is used on qualifying education expenses.

New Book by Dick Ellwood ....



**Other Books by Dick Ellwood:**

**Cop Stories—The Few, The Proud, The Ugly**

**Charm City's Blue Justice (Crime Novel)**

**The Dark Side of Blue (Crime Novel)**

**The Secret Zoo (Children's Book)**

**Cop Stories II—Policing Baltimore— A Real Conversation**

**Available at Amazon, CreateSpace.com, IUniverse.com, Booksamillion.com, and book stores.**

**A COP ON THE TAKE!**

First he takes... the oath.  
Now look at what else he takes:  
He takes... it in stride when people call him Pig.  
He takes... his lousy paycheck realizing he'll never be rich.  
He takes... a second job sometimes to make ends meet and support his family.  
He takes... time to stop and talk to children.  
He takes... your verbal abuse while giving you a ticket you really deserved.  
He takes... on creeps you would be afraid to even look at.  
He takes... time away from his family to keep you safe.  
He takes... your injured child to the hospital.  
He takes... the graveyard shift without complaint because it's his turn.  
He takes... his life into his hands daily.  
He takes... you home when your car breaks down.  
He takes... time to explain why both of your headlights have to work.  
He takes... the job no one else wants - telling you a loved one has died.  
He takes... criminals to jail.  
He takes... in sights that would make you cry.  
Sometimes he cries too, but he takes it anyway because someone has to.  
He takes... memories to bed each night that you couldn't bear for even one day.  
He takes... time to explain to his family why he can't make the ball game his child is in and why he has to work on the holiday when other parents are off.  
Sometimes... he takes a bullet.  
And yes, occasionally... he may take a free cup of coffee.  
If he is lucky... he takes retirement.  
Then one day he pays for all he has taken... and hopefully... God takes him.  
*Author: Unknown*

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Certified Public Accountant

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# Newsletter

October 2019

## **MY PHONE NUMBER**

Since I have moved, I have been bombarded with robo-calls. I have been getting as many as 6 - 10 each and every day. So if I do not recognize the caller ID, I have been letting the call go to voice mail.

So when you call me, if I do not answer right away, please wait until you hear my recorded message, and then leave me a voice message. I do leave each and every message that is left.

- \* My primary phone number has not changed. It is still [\(410\) 893-1671](tel:4108931671).
- \* My cell phone number is still [\(410\) 322-7870](tel:4103227870).
- \* Or you can e-mail me at [Ldelozier1@comcast.net](mailto:Ldelozier1@comcast.net)



## **GOOD DEBT VS. BAD DEBT**

Interest is the cost you incur for borrowing money. If you borrow money to make a purchase, interest can significantly increase the effective cost of that item. My personal (and professional) opinion is that you should always avoid paying interest whenever possible. I do realize that it is not always possible to do that. Personally, I categorized debt (along with the resulting interest) as either good debt or bad debt.

A mortgage is an example of "good debt". Everyone must borrow money to buy a house. But the interest can be staggering. For example, if you borrow \$200,000 at 4.5% interest with a 30 year loan period, you will pay \$143,739.01 in interest over the life of the loan. By putting down a larger down payment, or by making additional principal payments each month, you can significantly decrease the interest you pay and be able to use that money for other things. And when the loan is paid off, you will still have your house.

Another example of good debt is a car loan. Few people can afford to pay cash for a car. But the less you need to borrow and the faster you can pay off the loan, the less total interest you will pay.



Bad debt is money you borrow for things you don't need and/or won't last. Unnecessary credit card debt can be an example of bad debt. Credit card interest rates are about 14%. If you carry a balance on your credit card you must pay interest – and remember that you not only pay interest on the unpaid balance of your purchase, but you also pay interest on your unpaid interest!

If you put your \$5,000 vacation on your credit card and take a year to pay it off, at a 14% interest rate you will pay about \$400 in interest. Likewise, all those little things you buy during the year (gifts, entertainment, clothes, etc.) will cost you a lot more if you have to pay interest on those purchases.

I certainly am not suggesting that you give up vacations or stop buying gifts and new clothes or skip going out to dinner. (I do all of those things.) And for convenience, I regularly make use of my credit cards. But I am suggesting that you should pay off credit card balances every month when the bill comes in, and don't use your credit card to buy things unless you can pay it off when the bill comes in. In that way, you will still have the money that you would have paid in interest and you can spend that money on something else, or save it.

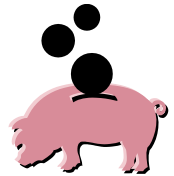
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## **SAVINGS**

I encourage people to save for retirement. I also encourage people to save money in an easily accessible “rainy day fund”, and to save for future big purchases (such as a car, vacation, etc.). So the question arises, how much should you put in a tax deferred IRA or 401(k) plan, which you can’t get to without penalty until you are 59½, and how much should you put into regular savings accounts that are readily available? Here are my suggestions

First, you have to determine just how much money you can actually put into savings. Prepare a monthly budget, showing monthly income and expenses. Then see how much is left over. That figure is the amount that you can put into savings of one type or another. Next, you need to determine which type of savings to choose to put money into. Below are my suggestions. You may not be able to do all of the following, but you should set these suggestions as goals. Start small if you must, but do START!

1. Everyone should keep at least 6 months income in a “rainy day fund” for emergencies. (12 months income is better, if you can do it.) Keep this money available to pay your recurring living expenses in the event you lose your job and haven’t yet found another job, or for any other true emergency. And resist the temptation to use this money for vacations, etc.
2. Try to put the maximum into your IRA or 401(k) plan. In 2020, the IRA maximum is \$6,000, plus another \$1,000 if you are age 50 or over; the 401(k) limits are \$19,500, plus another \$6,500 if you are age 50 or over. (There are also limits based on your total income.) Putting in the maximum is not realistic for most people. So I suggest that you start by putting in what you can, and then whenever you get a raise, use part of that raise to increase your IRA or 401(k) contribution. If your employer matches all or part of your IRA or 401(k) contribution, do whatever it takes to get the full match.
3. Finally, put whatever is left over each month into easily accessible savings. Use this money for vacations or to minimize how much you will have to borrow for big purchases down the road.



## **SOCIAL SECURITY INCREASE IN 2020**



Social Security recipients will receive a 1.6% cost-of-living increase in their benefits starting in January next year. For an average retiree who gets a monthly check of \$1,460, that amounts to an additional \$23.36 per month. However, premiums for Medicare Part B, which are automatically deducted from many Social Security checks, are forecast to rise \$8.80 month, offsetting part of your increase.

## **JANUARY POSTAL CHANGE**

The U.S. Postal Service announced in August that postage rates will be increasing (again) approximately 2% next year. Although the specific cost of each stamp has not been announced yet, the new rates will take effect on January 26, 2020.



I will provide more specific information in my next newsletter.

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.

*Everything you've ever wanted is on the other side of fear.*



## BPD PATCH HISTORY

By Kenny Driscoll

**1952** - Until 1952 the Baltimore police department didn't have a shoulder patch. Under Commissioner Beverly Ober Baltimore police would get their first regular patch. It was a rocker patch with a black background and both a yellow outline and yellow lettering. At the time, police wore just one patch, and it was on the shoulder of their left sleeve. The rocker patch would remain in use until 1967.

**1967** - In 1967 Police Commissioner Donald D. Pomerleau switched from the Rocker style patch to the Crest shape patch which, with one small exception, is very similar to the one main patch worn today. The difference being from 1967 until 1974 the word "CITY" was on the patch.



**1974** - In 1974, with Donald D. Pomerleau still Commissioner, the word "CITY" was removed. There were rumors as to why "CITY" came off the patch. Some said it was to save money, others said because the police department fell under State Government. But the truth was the city was changing its image from a "Port/Industry Town" to a "Tourist Town." Mayor Donald Schaffer wanted the word "CITY" removed from as many public places as possible. Some say even highway road signs went from "Baltimore City - 25 Miles" to "Baltimore - 25 Miles." His efforts paid off with the success of the Inner Harbor starting in the mid to late 1970s and opening in the early 1980's as Baltimore became a worldwide tourist destination and model of urban planning and development.

**The Blue** - The current patch design was created in the shape of a shield to represent protection for those who wear it, and all those he or she would serve. The patch has a blue background that like to Blue field of our American flag represents vigilance, perseverance, and justice.

**The gold** - The gold/yellow border (marrow) of the patch is to reminds us and those confronting us that we are here to protect and uphold everyone's constitutional rights. This too goes back to our Nation's flag, in particular American flags that have three or four sides of golden fringes; most often found in ships or courtrooms.

**Our State Flag** in the shape of a Baltimore Police Department's fourth issue Badge; this was to represent our agency. The badge with our State Flag encased inside is to represent our organization as having once fallen under the control of State Government. **NOTE** - The Maryland flag is the only flag in our country to have been designed solely based on our English heraldry.

The black and gold design on the state flag is the crest/Color/coat arms of the Calvert family, while the red and white design is the crest/Color/coat arms of the Crossland family.

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In the foreground, we see the battle monument which is not only the first public War Memorial in the United States to honor the memories of those who fell during the battle of 1812, but since 1827 it has been the Official Seal of THE City of Baltimore.

Like the patch, the Monument is filled with symbolic meaning to remind us of all the sacrifices made for our city and country... everything from the 18 layers in the marble base that represent the 18 states that made our nation at the time to the Griffins, one at each corner of the base "Ever on the Watch" like our Baltimore police they will guard, watch over and protect; the column itself which is carved as Roman fasces and is bound with cords listing the names of those who died during the battle, citing the names of officers who died at the top and the soldiers down near the bottom; to the monument being topped with an 8-foot-tall marble statue of a female figure representing the city of Baltimore. She has come to be known as, "Lady Baltimore" and some say she is modeled after Anne Arundel, the wife of Cecilia's Calvert and like the statue she is also known as Lady Baltimore. In either case, the statue wears a crown of victory on her head and holds a laurel wreath in Jerez and as a symbol of victory over the British. She faces the harbor and in her lowered hand, she holds a ship's rudder as a testament to Baltimore's nautical role in the war.

<https://goo.gl/Y7K3TU>



#### FREE ADS

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141 South Clinton Street  
<http://www.greenglobetheatre.org/>  
(443) 963-9704



**Eco-Friendly theater company in Baltimore**  
trying to reduce our carbon footprints one play at a time



**Nothing is impossible. The word itself says "I'm possible"**

*Audrey Hepburn*

## THE SLOGANS DIDN'T MATCH THE EXPERIENCE

The slogan of the Holiday Inn Express is "We put a smile on your face." Actually, that only happens if one has somehow acquired a sense of humor after having been abused by the hotel's "service." American Airlines claims that "Great is what we are going for." They get a big "Mission Accomplished" if they mean that they try really hard to cause their passengers and customers great inconvenience, as much as they possibly can.

I spent my time in Vietnam in 1967-68 with the 4<sup>th</sup> Infantry Division. Years later, I joined the National Fourth Infantry Division Association, and eventually I migrated to the Association's Carolinas Chapter, where I just finished a two-year stint as President. My most recent mini reunion with the Chapter left me with indelible memories.

This time, the event took place at the Holiday Inn Express in Augusta, Georgia, just outside Fort Gordon, where I attended MP school 52 years ago. Because I wanted to make sure that nothing could go wrong, I made reservations for a three-day stay. When I received my "confirmation," it was only for 2 days, so I called Holiday Inn's reservations department. After pushing a bunch of buttons, I finally reached some guy from either India or the Philippines, who obviously thought that I was amusing because he laughed and giggled as I explained my dilemma. Eventually, however, I thought the problem was resolved because I got a second confirmation for 3 days.

Unfortunately, I was wrong. A couple of days before I was supposed to leave, I got a third confirmation telling me that my stay was for only 2 days. I then called the Holiday Inn Express in Augusta. I reached some guy named "David," who refused to give me his last name and continually shouted over me while insisting that he was trying to work with me and help me. Eventually I had to tell him that while our conversation was going nowhere, I was. I then told him to have the manager call me as I terminated the conversation. To my shock, the manager called me. She confirmed the three-day

stay and promised me an email documenting that fact. I'm still waiting for it.

When I got to the hotel, I got word that the Hospitality Room, where 4<sup>th</sup> Infantry Division members could meet and talk to each other would only be available for one day, instead of the 2 days that were part of the deal. Hotel personnel justified their renegeing on their word by explaining that they gave our room to the family of a Holiday Inn employee for a baby shower. We thus had to conduct our board and business meetings in a public area with people walking back and forth. In fact, one of the hotel people requested that we hold things down. I told him that life was filled with disappointments.

On Sunday, I had a 3:56 PM American Airlines flight to Charlotte, where I was supposed to change planes to get to BWI by 8:27 PM. I had a good book and my i-Pad, so I left the hotel in the morning because the stay had been so unpleasant. When I got to the tiny Augusta Airport, the American Airline's counter was unmanned. It took me 15 minutes at the cranky kiosk to get a boarding pass.

I next encountered TSA. The agent at the x-ray machine angrily approached me with toothpaste she had retrieved from my luggage. She told me that the tube was too long, and when I asked her what the appropriate length was, she said that the legend on the tube said it weighed more than 6 ounces. I then pointed out to her that it was more than half used and that she did not have a scale to weigh what remained. She became angrier and started to shout, and I told her that she was certainly welcome to keep the tube because the condition of her teeth demonstrated that she needed the toothpaste more than I. She was still shouting as I walked to the area of the airport where planes departed.

At this point, I haven't written TSA or Homeland Security to congratulate them on the agent's vigilance. I can certainly understand her concern that a 72-year-old fat guy might commandeer an airplane with a half-consumed toothpaste tube. I imagine that sort of thing happens a lot.



The trip's real fun, though, was delayed — as was my plane by several hours. American Airlines provided no explanation because that was apparently not part of the "great" for which they are striving so hard. I need not have worried about whether I might miss my connecting flight, though because American sent me a text as I was getting on the late American plane in Augusta telling me that my American connecting flight in North Carolina had been canceled altogether. They told me, however, that I could fly to BWI the next morning.

I thought American might try to put me up at Holiday Inn Express, but that never happened. Fortunately, I managed to get a plane — to Dulles, which arrived there close to midnight. While I waited for it in Charlotte, I attempted to get ground transportation to BWI. The guy at the first company I called told me that I had to provide him with my credit card information to reserve a cab. I called another company.

I got to BWI by a cab at about 1:15 AM on Monday. Because I figured that I would be home by probably 2:00 AM after I drove my car home from the Daily Garage, I thought things were not ending all that badly. I was wrong again.

Once I drove onto the highway from the garage, I heard the unmistakable sound of a flat tire. I got to a relatively safe area and called BP Roadside Assistance. Although I don't think that she also worked for the Holiday Inn, the person I finally managed to reach also had difficulty with conversational English. Initially, she insisted (I think) that she could not send anyone until I gave her the street address of Baltimore Washington International Thurgood Marshal Airport although she attempted to comfort me (I think) by saying that she had found the airport on Google Maps.

Eventually, I got her to call a local towing company. At that point, it was about 2: 15 AM. The company assured me that it would have someone there in 55 minutes, which seemed a bit strange to me because I would have thought that there would not be that many calls after 2:00 AM on a Sunday night. I need not have worried myself, however, because by 3 :30 AM, I still did not have any

assistance, just differing excuses as to why no one was there. I therefore nursed my car into the hourly parking garage, walked back to the terminal at BWI and took another cab home, arriving at about 4:30 AM.

Of course, I still had to get my car, so at about 8:00, I called Daryl Buhrman, who drove to my house in Towson from Harford County to pick me up and drive me to the BWI hourly lot so that I could change the tire. I was not about to change it on a darkened interstate highway right when the bars were closing. Unfortunately, somebody had gone crazy with an impact wrench when they attached the lug nuts, so neither Daryl nor I could budge them. I decided that it would serve no useful purpose to call BP, but I got a nearby service station. The guy was extremely busy, but right away he sent a youngster on a motorcycle with a breaker bar who loosened the lugs. Then he looked at me and Daryl and said that he would change the tire himself. I had to persuade him to take money.

Notwithstanding the rude, incompetent, defiant and disrespectful behavior of Holiday Inn Express, American Airlines, TSA and BP, the mini reunion itself succeeded. Veterans talked —really talked — to one another. That was why we really went.

The same bonds form in the Baltimore Retired Police Benevolent Association. Outsiders don't know what we mean when we talk, but we understand each other just fine. Look at what just happened to me. I needed to get my car back, so I called another retired police officer. I have no doubt that he and plenty of police in our Association would have gotten me at the airport and taken me home in the middle of the night had the need existed.

In the final analysis, miserable experiences like the ones I had demonstrate that the real beauty and importance of Associations of retired military and police are the people, and our shared experiences and mutual support.

Michael P. May

## NEW SENIOR SCAMS—BEWARE

### 1. Medicare/health insurance scams

In these types of scams, perpetrators may pose as a Medicare representative to get older people to give them their personal information, or they will provide bogus services for elderly people at makeshift mobile clinics, then use the personal information they provide to bill Medicare and pocket the money.

### 2. Counterfeit prescription drugs

Most commonly, counterfeit drug scams operate on the Internet, where seniors increasingly go to find better prices on specialized medications. This scam is growing in popularity—since 2000, the FDA has investigated an average of 20 such cases per year, up from five a year in the 1990s.

The danger is that besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm. This scam can be as hard on the body as it is on the wallet.

### 3. Funeral & cemetery scams

The FBI warns about two types of funeral and cemetery fraud perpetrated on seniors.

In one approach, scammers read obituaries and call or attend the funeral service of a complete stranger to take advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt with them, scammers will try to extort money from relatives to settle the fake debts.

Another tactic of disreputable funeral homes is to capitalize on family members' unfamiliarity with the considerable cost of funeral services to add unnecessary charges to the bill. In one common scam of this type, funeral directors will insist that a casket, usually one of the most expensive parts of funeral services, is necessary even when performing a direct cremation, which can be accomplished with a cardboard casket rather than an expensive display or burial casket.

### 4. Fraudulent anti-aging products

In a society bombarded with images of the young and beautiful, it's not surprising that some older people feel the need to conceal their age in order to participate more fully in social circles and the workplace. After all, 60 is the new 40, right?

It is in this spirit that many older Americans seek out new treatments and medications to maintain a youthful appearance, putting them at risk of scammers. Whether it's fake

Botox like the one in Arizona that netted its distributors (who were convicted and jailed in 2006) \$1.5 million in barely a year, or completely bogus homeopathic remedies that do absolutely nothing, there is money in the anti-aging business.

Botox scams are particularly unsettling, as renegade labs creating versions of the real thing may still be working with the root ingredient, botulism neurotoxin, which is one of the most toxic substances known to science. A bad batch can have health consequences far beyond wrinkles or drooping neck muscles.

### 5. Telemarketing/phone scams

Perhaps the most common scheme is when scammers use fake telemarketing calls to prey on older people, who as a group make twice as many purchases over the phone than the national average. While the image of the lonely senior citizen with nobody to talk to may have something to do with this, it is far more likely that older people are more familiar with shopping over the phone, and therefore might not be fully aware of the risk.

With no face-to-face interaction, and no paper trail, these scams are incredibly hard to trace. Also, once a successful deal has been made, the buyer's name is then shared with similar schemers looking for easy targets, sometimes defrauding the same person repeatedly.

Examples of telemarketing fraud include:

#### The pigeon drop

The con artist tells the individual that he/she has found a large sum of money and is willing to split it if the person will make a "good faith" payment by withdrawing funds from his/her bank account. Often, a second con artist is involved, posing as a lawyer, banker, or some other trustworthy stranger.

#### The fake accident ploy

The con artist gets the victim to wire or send money on the pretext that the person's child or another relative is in the hospital and needs the money.

#### Charity scams

Money is solicited for fake charities. This often occurs after natural disasters.

### 6. Internet fraud

While using the Internet is a great skill at any age, the slower speed of adoption among some older people

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makes them easier targets for automated Internet scams that are ubiquitous on the web and email programs. Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that will open up whatever information is on the user's computer to scammers.

Their unfamiliarity with the less visible aspects of browsing the web (firewalls and built-in virus protection, for example) make seniors especially susceptible to such traps. One example includes: **Email/phishing scams**

A senior receives email messages that appear to be from a legitimate company or institution, asking them to "update" or "verify" their personal information. A senior receives emails that appear to be from the IRS about a tax refund.

#### **7. Investment schemes**

Because many seniors find themselves planning for retirement and managing their savings once they finish working, a number of investment schemes have been targeted at seniors looking to safeguard their cash for their later years. From pyramid schemes like Bernie Madoff's (which counted a number of senior citizens among its victims) to fables of a Nigerian prince looking for a partner to claim inheritance money to complex financial products that many economists don't even understand, investment schemes have long been a successful way to take advantage of older people.

#### **8. Homeowner/reverse mortgage scams**

Scammers like to take advantage of the fact that many people above a certain age own their homes, a valuable asset that increases the potential dollar value of a certain scam.

A particularly elaborate property tax scam in San Diego saw fraudsters sending personalized letters to different properties apparently on behalf of the County Assessor's Office. The letter, made to look official but displaying only public information, would identify the property's assessed value and offer the homeowner, for a fee of course, to arrange for a reassessment of the property's value and therefore the tax burden associated with it.

Closely related, there is the potential for a reverse mortgage borrower to be scammed. Scammers can take advantage of older adults who have recently unlocked equity in their homes. Those considering reverse mortgages should be cognizant of people in their lives pressuring them to obtain a reverse mortgage, or those that stand to benefit from the borrower accessing equity, such as home

repair companies who approach the older adult directly.

#### **9. Sweepstakes & lottery scams**

This simple scam is one that many are familiar with, and it capitalizes on the notion that "there's no such thing as a free lunch." Here, scammers inform their mark that they have won a lottery or sweepstakes of some kind and need to make some sort of payment to unlock the supposed prize.

#### **10. The grandparent scam**

The grandparent scam is so simple and so devious because it uses one of older adults' most reliable assets, their hearts. Scammers will place a call to an older person and when the mark picks up, they will say something along the lines of: "Hi Grandma, do you know who this is?" When the unsuspecting grandparent guesses the name of the grandchild the scammer most sounds like, the scammer has established a fake identity without having done a lick of background research. Once "in," the fake grandchild will usually ask for money to solve some unexpected financial problem (overdue rent, payment for car repairs, etc.), to be paid via Western Union or MoneyGram, which don't always require identification to collect. At the same time, the scam artist will beg the grandparent "please don't tell my parents, they would kill me."

#### **11. Social Security Number Being Suspended.**

If you receive a robo call that says the call is from the IRS do not call the number that the voice tells you to call. Don't call by redialing the number that the call came from. The IRS does not call you if they have an issue with you. You would get a certified letter. They do not email you as well.

If you do call the number that is given to you don't be surprised if the person on the other end of the call is from a foreign country. The person will ask you to give them your SSI # to verify who you are. DON'T DO IT! Hang up and report the call to the IRS. You can reach the IRS via their website [IRS.GOV](https://www.irs.gov).

#### **If you suspect you've been the victim of a scam...**

Don't be afraid or embarrassed to talk about it with someone you trust. You are not alone, and there are people who can help. Doing nothing could only make it worse. Keep handy the phone numbers and resources you can turn to, including the local police, your bank (if money has been taken from your accounts), and Adult Protective Services. To obtain the contact information for Adult Protective Services in your area, call the Eldercare Locator, a government sponsored national resource line, at: 1-800-677-1116, or visit their website at: <https://eldercare.acl.gov>.

*WELCOME TO OUR NEW MEMBERS!*

Deanna Ackiss  
Bernard Barker  
Staccato Butler  
Charles Morgan  
Richard L. Robbins

**CONTACT INFORMATION:**

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**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](mailto:cody7762@hotmail.com)).

**Distress Fund Chairman:**

Daryl J. Buhrman  
410-803-2293

Life is short, smile while you still  
have teeth.

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.



Just don't give up trying to do what you really want to do. Where there is love and inspiration,

I don't think you can go wrong. *Ella Fitzgerald*

## DISTRESS FUND NEWS

As you know, the Distress Fund Raffle tickets were mailed in September. The drawing will be held at the December 17<sup>th</sup> Holiday gathering, 6:00 p.m., at the Cardinal Gibbons Council Knights of Columbus Hall at 4301 Klosterman Ave, Nottingham, MD 21236. Please consider attending and enjoying the warm camaraderie of the holiday season.

We would like to extend a sincere thanks to our members for purchasing tickets or making a donation so far in this raffle drive. The Distress Fund has had eleven members seek our help in 2019 for everything from relief from medical bills, to help with funeral costs, to construction of medical aids. We currently have six open cases and are working on them diligently. As we have stated in the past.... Without you, there would be no Distress Fund.

Again, thank you.

### In Memoriam Gifts Made to the BRPBA Distress Fund

In Memory of Paul Seitz, by Nancy Seitz  
In Memory of Melvin Howell, by Suzanne Howell  
In Memory of Kenneth Mellott by Deborah Mellott  
In Memory of Anthony Bickauskas by Sharon Bickauskas  
In Memory of Forest (Dino) Taylor by Ambre Taylor  
In Memory of Warren A. Smith, Jr, by Maryann Smith  
In Memory of Thomas Garner, by Beverly Garner

In Memory of Donald Chase, Jr.  
By Carol Boyer  
By Barbara Unverzagt  
By Sandy and Daryl Buhrman

## BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION TAG PROGRAM

As of November, 2019, we have 665 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 Buhrman 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](http://www.brpba.com) under Member Information or call  
Daryl Buhrman at 410-803-2293.

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P.O. Arnold Davis (09/23/19)  
Mrs. Doris Decker (09/80/19)  
Mrs. Valerie Matthews (10/25/19)  
Sgt. Dale Mealey (09/29/19)  
Lonnie Penny (10/31/19)  
Mrs. Marie Reitterer



*BRPBA FINAL ROLL CALL*

Herman Bullinger (10/03/19)  
Donald Chase (09/27/19)  
Roxanne Cotton (11/01/19)  
Raymond DeBaugh (04/11/17)  
George Kibler (09/24/19)  
Harold Lloyd (09/23/19)  
Walter R. Price (10/17/19)  
Joseph Reitz (10/19/19)  
Philip Sukeena (2017)

**The Broken Chain**

We little knew that day,  
God was going to call your name.  
In life we loved you dearly,  
In death, we do the same.

It broke our hearts to lose you.  
You did not go alone.  
For part of us went with you,  
The day God called you home.

You left us beautiful memories,  
Your love is still our guide.  
And although we cannot see you,  
You are always at our side.

Our family chain is broken,  
And nothing seems the same,  
But as God calls us one by one,  
The chain will link again.

*Author: Ron Tranmer*





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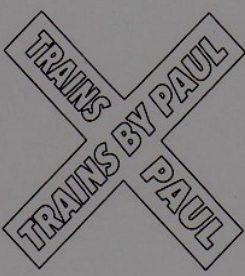


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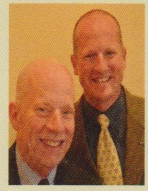
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General Meetings on the third Tuesday at Knights of Columbus Gardens,  
4301 Klosterman Avenue, Perry Hall, MD. Please join us!***