



# THE SHIELD

## OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

FALL 2015

### PRESIDENTS MESSAGE

I know that everyone is anxious to learn the status of the Pension Lawsuit. Truth be told, there simply is nothing new to report. There have been numerous attempts to settle with the city, but the Mayor has simply been stringing everyone along. I do know that Judge Garbis has requested that all parties meet with him sometime this month to decide the next step in attempting to move the suit forward. I am sorry there is no additional information at this time.

I am sure that all of you are aware of the ramifications that followed the indictment of the "Baltimore Six." There are six police officers on suspension: Four of which are not getting paid and have no benefits, such as health insurance. The BRPBA has donated \$12,000.00 to the FOP Lodge 3 Distress Fund. I ask any of you who can afford to do so to help in this cause. These officers are victims of the time in which we live and in my opinion, are scapegoats of an administration of sheep looking for a way out of a situation they could not control.

Most of you know Mike May who is on our Executive Board and a practicing Attorney. Mike has taken it upon himself to put on a concert featuring the Willoughby Brothers. These are Irish Tenors. All proceeds of this concert will go directly to the FOP Lodge 3 Distress Fund. Not sure how many tickets have been sold as of this date, but there is seating for 400. The cost is only \$25.00 per person. I hope to see you all there on Sunday, December 6, 2015

at 2:00 PM. You will find further information later in this newsletter.

Your last pay this year will be on December 30, 2015. From that date forward, we will be paid once monthly. For some there is going to be a lot of confusion. I hope all of you have read the letters from the Credit Union and the Pension Board. If everyone has followed the instructions given to them, this should be a seamless change. Deduction for health and dues will be multiplied by 26 and then divided by 12. This will insure that the payments meet the applicable amounts due.

There was a vote held at the last monthly meeting, on October 21, 2015, to raise the dues of the BRPBA starting the first monthly pay in January, 2016. Currently, starting in January your dues would be \$4.33 a month and total \$52.00 per year. The new dues payments will be \$5.00 per month, which will be \$60.00 per year. This will net the BRPBA an extra \$.67 per month. A small amount, but it will help with our month-to-month cash flow.

Many of you are interested in obtaining a personal handgun carry permit from the State of Maryland. For some it has been easy as they renewed their permits after leaving the Department when it was about to expire. For those of you who did not, you will find that the State Police will refuse to reinstate you. With that in mind, I met with the Governor's Chief of Staff in an attempt to have the rules relaxed for all retired

*(Continued on page 2)*

**BALTIMORE RETIRED  
POLICE BENEVOLENT  
ASSOCIATION  
EXECUTIVE BOARD  
P.O. Box 6217  
Baltimore, MD 21206**

**Nick Caprinolo  
President**

**Richard D. Nevin  
1st Vice President**

**John Lewandowski  
2nd Vice President**

**Daryl Buhrman, Sr.  
Secretary  
Chairman, Distress Fund**

**Donald A. Kent  
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**Trustees**

**Charles F. Brawner  
Barry Powell  
Edward P. Youells**

**Board of Governors**

**Robert Haukdal  
Dominic Mastromatteo  
Mike May**



police in the State of Maryland. Also at that meeting was Vince Canales, Maryland State FOP President, the President of the Baltimore County Retirees Police Association, State Delegate John Cluster, who is a Baltimore County Police Retiree, and our Lobbyist, Mr. Frank Boston Esq. We are working on this issue and, if necessary, we will attempt to have a bill passed in the General Assembly.

I have been receiving a lot of telephone calls and emails in reference to the Delta Dental Program. For those of you who may need additional information, please call Brian Druschel at 410-598-1350. He is the point man on this and can answer all of your questions. I would like to thank Paul Blair for all his help in bringing this plan to you.

I sincerely hope that all of you have a very Merry Christmas, Happy Hanukkah, Happy Kwanzaa and a Prosperous New Year.

Nick Caprinolo

*We are saddened to announce that one of our fellow retired officers, Thomas Niemiera, Sr., was viciously assaulted on 10/14/15 in the 4500 block of Pennington Avenue when he approached a group of young adults throwing rocks and bottles at his truck.*

*Several bones in Tom's face and neck were broken and his esophagus was crushed. He is facing several surgeries. It was stated that one member of this group was jumping several feet into the air and crashing down on Tom's face. We cannot imagine the pain and suffering that he had to endure, and continues to endure.*

*Tom remains in U of B Shock Trauma, but If there is good news in this, Tom is expected to recover. However, it will be a long haul.*

*Our thoughts and prayers go out to Tom and his family during this very difficult time.*

**Follow up 11/7/15:**

**Since my visit with Tom and his family on Wednesday, Tom has made vast improvements. As of this writing, Tom is being transferred to Kernan hospital for further treatment and should leave Shock Trauma this evening**

**Don Helms  
FOP 3 Chaplain**

**Effective January 1, 2020**, there will be major plan changes for all retirees and their departments, with or without Medicare. In preparation for these changes, flyers, notices and other communications will be shared; and information sessions will be planned in anticipation of and in preparation for the 2019 open enrollment period. As of January 1, 2020, the City of Baltimore will be closing their prescription drug coverage for all Medicare eligible retirees and their dependents that are currently enrolled, and for all future retirees and dependents as they become eligible for Medicare.

**REPLACEMENT PRESCRIPTION PLAN ASSISTANCE INFORMATION:**

**Medicaid** – a program that pays medical bills for people who have low income, cannot afford medical care, and meet other eligibility requirements. Please call 1-800-456-8900.

**The Maryland Health Connection** – Health insurance marketplace where eligible residents without insurance can shop for and purchase insurance. Please call 1-855-642-8572.

**Healthcare Access Maryland** – Can help you sign up for a Qualified Health Plan or Medicaid. The open enrollment period began 11/1/15. Call 1-877-223-5201.

**MD Rx Card.com:** Is a free statewide prescription assistance program that provides discounts on non-covered, brand and generic medications. All residents of Maryland are eligible. Visit the website at: [www.Marylandrxcard.com](http://www.Marylandrxcard.com).

**Social Security Administration (SSA):** Provides “extra help” with Medicare Prescription Drug plan costs. Please call: 1-800-633-4227.

**Senior Prescription Drug Assistance Program (SPDAP):** Provides financial assistance to moderate-income Maryland residents who are eligible for Medicare and are enrolled in a prescription drug plan. Please call 1-800-551-5995.

**The State Health Insurance Program (SHIP):** Assists those under 65 years of age or older with understanding their health insurance benefits, bills and rights. Please call: 410-767-1100.

*Prescription Assistance Without Medicare .. call:*

**The MD Pharmacy Assistance Program:** Is for eligible persons who need help paying for prescriptions who do not qualify for Medicaid or Medicare. 1-800-226-2142.

**Together Rx Access:** Gives eligible individuals and families without prescription drug coverage access to immediate savings on brand-name and generic prescription products at their neighborhood pharmacies. 1-800-444-4106.

**Medbank of MD:** Helps eligible patients access or obtain free medications for chronically ill residents of Maryland. 410-821-9262.

For more information please call City of Baltimore Health Department:

Baltimore City – 410-396-2273

Anne Arundel – 410-222-4464

Baltimore County – 410-887-2059

Carroll County – 410-386-3800

Harford County – 410-638-3577

Howard County – 410-313-7392

Counties not mentioned or for those members living out-of-state, please call Baltimore City Employee Benefits Division at 410-396-5307.

**IF YOU HAVE ANY QUESTIONS, CALL THE NUMBERS LISTED ABOVE. NOT THE BRPBA.**

## BRPBA DUES INCREASE

Dues will increase to \$5.00 a month starting in January 2016. The slight increase is to assure adequate cash flow due to the monthly vs bi-weekly dues deposit from central payroll and the overall increase in the cost of doing business. This increase was approved by the membership at the October general meeting.

## BENEFICIARY FORMS

We have mentioned on a number of occasions the importance of keeping your Beneficiary form on file and up-to-date to ensure that your named beneficiary receives the death benefit timely.

A problem exists when the named beneficiary is deceased or there is no form on file with the association. A review of these forms indicates that there are 300 to 400 members who don't have this form on file.

Without an up-to-date beneficiary form, it could cause the death benefit to be delayed and possibly cause the benefit to be made payable to the estate of the deceased member, which would cost your family an additional expense of opening an estate to negotiate the check.

If you have never completed a beneficiary form or if you are not sure if it is up-to-date, please call 410-661-9689 to have one sent to you. Thanks!

**REMEMBER THAT YOUR BRPBA DISTRESS FUND IS HERE FOR YOU!!! IF YOU NEED HELP WITH ANYTHING, PLEASE LET US KNOW. CAN'T MAKE RENT? A MORTGAGE PAYMENT? GAS AND ELECTRIC BEING TURNED OFF? NEED A WHEELCHAIR RAMP? NEED A WINDOW FIXED? IS A FAUCET DRIPPING? WE SUPPORT OUR WIDOWS AND MEMBERS. ALL IT TAKES IS A PHONE CALL TO: DARYL BUHRMAN, 410-803-2293.**



Join us for our annual Holiday get-together,  
Wednesday, December 16th, 6:00 p.m. for the  
raffle drawing, good food, and friendly  
comradery.

## ***Do you suffer from migraines? Do you know that food can play a significant role?***

### **The Migraine Diet**

**Caffeine:** No more than two servings a day. Do not vary the amount or timing from day-to-day. This includes: coffee, tea, colas, Mountain Dew, Sunkist, certain medications (Anacin, Excedrin). What's okay? Decaffeinated drinks, herbal or green tea, and fruit juices.

**Snacks/Desserts:** Avoid chocolate, nuts (peanuts, especially), peanut butter, and seeds. What's okay? Fruits listed below, sherbet, ice cream, cakes, pudding, Jello, sugar, jam, jelly, honey, hard candy, and cookies made w/o chocolate or nuts.

**Alcohol:** Avoid all, especially ales, Burgundy, chianti (red wine), malted beers, sherry, and vermouth. (Note: some medications contain alcohol. Example: Nyquil.) What's okay? Non-alcoholic beverages.

**Dairy:** Avoid aged cheeses. Examples: Brie, blue, Boursault, brick, Camembert, cheddar, Emmental, Gouda, mozzarella, Parmesan, Provolone, Romano, Roquefort, stilton, Swiss, etc. Buttermilk, chocolate milk, sour cream, eggs and yogurt should be limited to 2-3 times per week. What's okay? Other cheeses, such as American, cottage, cream cheese, Farmer's, ricotta, and Velveeta.

**Cereals and Grains:** Avoid fresh breads and yeast products, fresh bagels, fresh doughnuts, yeast extracts, brewer's yeast, and sourdough (Freezing bread may inactivate yeast). What's good? Commercial breads, white, wheat, rye, toast, bagels, potatoes, rice, spaghetti, noodles, hot or dried cereals, and oatmeal.

**Meats:** Avoid aged, canned, cured or processed meats (bologna, pepperoni, salami, other pre-packaged deli meats), pickled meats or fish, salted or dried meats or poultry, hot dogs, sausages and jerky. What's good? Fresh/unprocessed meats, poultry, fish, lamb, pork, veal, and tuna.

**MSG (monosodium glutamate):** Avoid glutamate in all its multiple forms, i.e. MSG "natural flavoring", "flavor enhancer", etc.: Soy sauce, foods containing "hydrolyzed protein products" or "autolyzed yeast", canned soups, bouillon cubes, Accent, meat tenderizers, seasoned salts, pickled, preserved, or marinated foods. What's good? Salt and other spices, butter, margarine, cooking oil, white vinegar, and salad dressing (small amounts).

**Sweeteners:** Avoid aspartame (Equal, Nutrasweet) (controversial). What's good? Sucrose (sugar), high fructose corn syrup, sucralose (Splenda), and saccharin (Sweet 'n Low).

**Vegetables:** Avoid pole or broad beans, lima beans, Italian beans, lentils, snow peas, fava beans, Navy beans, pinto beans, pea pods, sauerkraut, garbanzo beans, onions, olives and pickles. What's good? Asparagus, beets, broccoli, carrots, corn, lettuce, pumpkins, spinach, squash, string beans, tomatoes, and any others not listed under vegetables to be avoided.

**Fruit:** Avoid Avocados, figs, papaya, passion fruit, raisins, and red plums. Limit bananas, citrus fruit and juice (orange, lemon, lime, grapefruit, tangerines) to ½ cup per day. What's good? Apples, berries, peaches, pears, prunes, and fruit cocktail.

**Mixed Dishes:** Avoid beef stroganoff, cheese blintzes, frozen meals/TV dinners, lasagna, macaroni and cheese, and pizza.

Please note that tyramine, nitrites and MSG are found in many foods and may be difficult to avoid. Read labels!

While there are few consistent scientific studies of the effect of food on headaches, there is a general consensus about which foods may be important to avoid.

*Credit goes to: The Johns Hopkins Headache Center and Jason Rosenberg, M.D.*

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### **Do you know the warning signs of a stroke?**

- Ask the person who is having the symptoms to smile. Is the smile uneven? Does one side of their face droop?
- Ask them to lift their arms. Does one arm not lift as high as the other?
- Is their speech slurred? Do you have trouble understanding them? Ask them to say a simple statement, like "The day is cold". Could you understand them? Do they seem confused?
- Are they having trouble seeing out of one or both eyes.
- Have they developed a sudden headache?

**CALL 911 IMMEDIATELY IF YOU CAN ANSWER YES TO ANY OF THE ABOVE.**

### **Do you know the warning signs of a heart attack?**

- Chest discomfort... anything from a feeling of an elephant sitting on your chest to a burning sensation or sharp pinching.
- Pain spreading down an arm; or in the chest spreading up to the jaw.
- Sudden nausea, indigestion, or breaking out in a cold sweat. Not necessarily caused by a heart attack, but needs to be checked immediately. *These symptoms are more common in women than men.*
- Sudden dizziness with chest discomfort.

**CALL 911 IMMEDIATELY IF YOU CAN ANSWER YES TO ANY OF THE ABOVE.**

**NEED A NEW MEMBERSHIP CARD OR KEY TAG? LOST YOUR OLD ONE(S)?**

**LET US KNOW AND WE WILL REPLACE IT.**

**EMAIL [J8518@AOL.COM](mailto:J8518@AOL.COM)**

**Do you like the new look of the newsletter? Would you like to see anything different? If so, can you drop me a line?**

**Patrick Youells, Newsletter Chairman: [cody7762@hotmail.com](mailto:cody7762@hotmail.com).**

**We are missing information on some of our widows. Can you help us locate them? Call 410-661-9689 if you know their whereabouts.**

**Lilian Anacker  
Norma Ayres  
Barbara Beck  
Margaret Bennett  
Yvonne Benson  
Virginia Clark  
Dolores Clayton  
Mary Cline  
Catherine Danielak  
Evelyn Dennsteadt  
Anne Dillow  
Florence Ernst  
Debra Fletcher  
Mary Frazier  
Ann Grossman  
Rita Harris  
Betty Hennessey  
Catherine Hord**

**Rita Hoyt  
Lorraine Joyce  
Melissa Kavanaugh  
Virginia Kelly  
Beverly Langville  
Frances Latanishen  
Gladys Lloyd  
Marguerite McCallister  
Florence Miller  
Audrey Moore  
Anne Murphy  
Anna Nagle  
Tina Seibert  
Dorothy Spradbrow  
Elaine Tilghman  
Anna Watkins  
Ada White  
Eleanor Williams**

**CHANGE OF ADDRESS OR WANT TO RECEIVE EMAIL UPDATES?**

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

Name: \_\_\_\_\_

Old Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_

New Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_

New Phone Number: (Home) \_\_\_\_\_ (Cell) \_\_\_\_\_

Personal E-Mail Address: \_\_\_\_\_

**Return to:**

**BRPBA  
P.O. Box 6217  
Baltimore, MD 21206**

From Leonard Delozier, Jr, CPA. 1602 Junius Court, Bel Air, MD 21015-1550. 410-893-1671  
(Baltimore, 410-638-6141 (Bel Air))

# Newsletter

October 2015

## **NEW “CHIP” TECHNOLOGY ON YOUR CREDIT CARDS**

By now many of you have received new credit and debit cards with the new chip technology. The embedded computer chip provides more security than your older cards. These new cards are already in wide use around the world and are now becoming the standard in the U.S.



Instead of transmitting your credit card information each time they're used, as the old cards did, the chip sends out a new, unique code for each transaction. That is, every time you use the card, a new code is generated. The idea is that any thief who is able to hack into the system won't be able to use that code again to make fraudulent purchases

If the store does not have the new chip card readers, simply use your card like you always did – just swipe it. For merchants accepting the new chip cards, follow these steps:

1. Insert your card face up and chip end in into the chip-enabled terminal, and follow the prompts.
2. Leave your card inserted during the entire transaction.
3. Sign or enter your PIN as you normally would to verify the transaction.
4. **REMOVE YOUR CARD WHEN YOUR TRANSACTION IS COMPLETE**, and take your receipt.

## **IF YOU DON'T HAVE HEALTH INSURANCE, YOU HAVE TO PAY A PENALTY.**

If you do not have health insurance, you are required to pay a penalty when you file your income tax return. (This started with the 2014 tax return filed in 2015.) For 2014, the penalty was the **greater** of

- a flat \$95 per adult plus \$47.50 per child under age 18, up to a maximum of \$285 per family, or
- 1% of your family's modified adjusted gross income that is over the threshold that requires you to file a tax return. (That threshold is \$10,150 for an individual, \$13,050 for a head of household and \$20,300 for a married couple filing jointly.)



For 2015 the penalty increased to the greater of \$325 per adult plus \$162.50 per child under 18, or 2% of income. The maximum penalty per family is \$975.

In 2016 it will be the greater of \$695 per person plus \$347.50 per child under 18, or 2.5% of income. The maximum penalty per family will be \$2,085.



**NO INCREASE IN SOCIAL SECURITY BENEFITS FOR 2016**

The amount of money that Social Security pays out is adjusted each year to take into account the rate of inflation. This is known as the cost of living adjustment, or COLA.



The inflation measure used by the Social Security Administration was down 0.6% for the 12 months that ended in September. (The COLA is set every October based on the September inflation report.) And since there was a decline in inflation for this 12 month period, there will be no increase in Social Security benefits in 2016.

As of October 18<sup>th</sup>, the change in Medicare premiums has not yet been announced. (I expect that the Government will announce the actual Part B premiums later this month.) By law, the cost of higher Medicare Part B premiums cannot be passed on to **most** beneficiaries when they do not get a raise in their Social Security benefits. According to Social Security's "hold harmless" law, 70% of Medicare beneficiaries will pay the same Medicare Part B premium in 2016 as they did in 2015, \$104.90.

But the other 30% of Medicare beneficiaries **could** see their Medicare Part B premium rise 52% to \$159.30 per month (\$318.60 for married couples) unless the Federal Government intervenes.

**MARYLANDERS WORKING IN OTHER STATES**

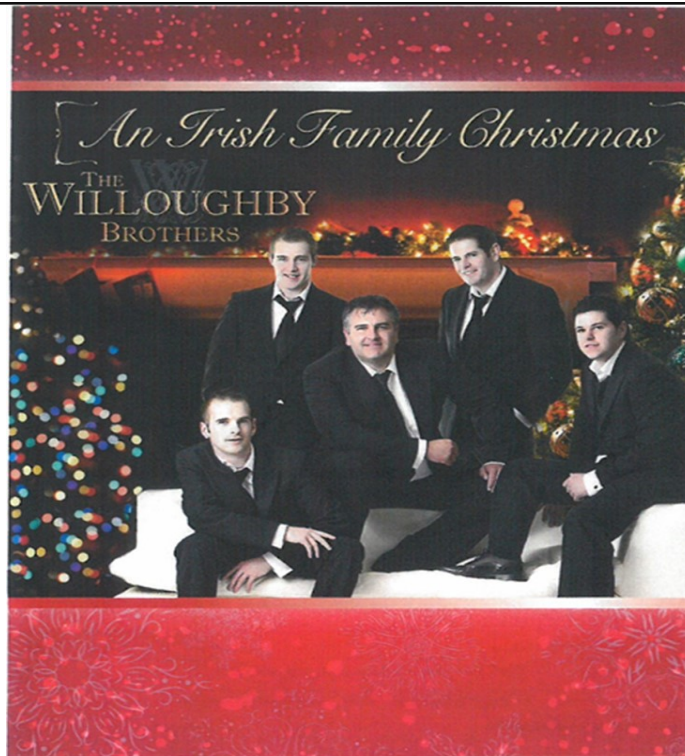
You may have seen the news that the U.S. Supreme Court has **ruled** that Maryland's income tax law is unconstitutional because it does not provide a full tax credit to Maryland residents for income tax paid outside the state. This ruling is narrow in scope and only applies to some (but not all) people who live in Maryland but work in certain other states that require you to pay income tax to them. (For **my** clients, Delaware is the only state that this pertains to.)

This is because Maryland residents are permitted to deduct income taxes paid to Delaware from what they pay for the **state** portion of the Maryland income tax, but not for the city or county portion of the Maryland income tax. (This is the "piggyback" tax that Marylanders pay.) The U.S. Supreme Court said that was wrong.



This ruling is both retroactive for past years and applicable for future years. If you are due an additional credit (i.e. a refund) for past years, we would have to file amended Maryland income tax returns for those years. (A statute of limitations prevents taxpayers from amending filings and seeking refunds dating back more than three years.) Please understand that my fee for each amended return would be \$75.00. For my clients who live in Maryland but work in Delaware, I have calculated the effect this has on your 2012, 2013 and 2014 Maryland income tax returns. In almost all cases, the amount of the refund, if any, is well below \$75.00. It would not be prudent for me to prepare amended tax returns in such cases.

In short, the headline that "The U.S. Supreme Courts Declares Maryland's Income Tax Unconstitutional" certainly catches your attention, but has very little effect on most Maryland taxpayers.



BRPBA Board Member, Mike May, is helping with a December 6, 2015 Irish Christmas Concert featuring the Willoughby Brothers from Wicklow, Ireland.

*The proceeds of which will benefit the families of the Baltimore 6.*

**CMI ENTERTAINMENT IS PLEASED TO PRESENT:**

**AN IRISH FAMILY CHRISTMAS**

**WITH**

**THE WILLOUGHBY BROTHERS**

**Sunday, December 6, 2015, 2:00 p.m.**

**St. Pius X Church - Genesis Hall**

**6428 York Road**

**Baltimore, MD 21212**

**Tickets are \$25.00. Please call 410-256-1010.**

## PAYROLL CHANGES

A friendly reminder that the F&P conversion to a monthly benefit payroll will begin in January 2016.

2016																												
January			February			March			April																			
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10	11	12	13	14	15	16	14	15	16	17	18	19	20	13	14	15	16	17	18	19	10	11	12	13	14	15	16	
17	18	19	20	21	22	23	21	22	23	24	25	26	27	20	21	22	23	24	25	26	17	18	19	20	21	22	23	
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May			June			July			August																			
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September			October			November			December																			
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11	12	13	14	15	16	17	9	10	11	12	13	14	13	14	15	16	17	18	19	11	12	13	14	15	16	17		
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25	26	27	28	29	30	23	24	25	26	27	28	29	27	28	29	30	25	26	27	28	29	30	31	30	31			

- Your last bi-weekly benefit payment will be paid on Thursday, December 31, 2015.
- Your first monthly benefit payment will be paid on Friday, January 15, 2016.
- Subsequent benefit payments will be paid the 15th of each month (see above calendar).
- Even if the 15th of the month falls on a weekend or holiday, your benefit payment will still be sent to your financial institution on that day.
- Post retirement increases will be paid on the January 15th pay date.



**QUESTIONS?** Call 410-497-7929, Option 8. Or visit: [ww.bcfpers.org](http://ww.bcfpers.org)



**PLEASE WELCOME OUR NEW MEMBERS.**

**WE ARE HONORED TO HAVE YOU BECOME A  
PART OF BRPBA.**

Bruce R. Button	John G. Hodge
George Cannida	Kenneth B. Hyman
Robert Croxton, Sr.	Robert Manning
Bryan C. England	Lester M. McCrea, III
Kevin R. Forrester	Tony D. McKoy
April Fullwood-Jackson	Mary Ann Miller
Shaun Garrity	Michael J. Morey
Thomas A. Gause	Sheila T. Peters
Tracy Geho	Edward T. Rigby
Marinos Gialamas	Donald Schultheis
Santo F. Grasso	Ronald A. Starr
Ena P. Griffin	Steven Wallring, Jr.
Roger Harford, Sr.	Donald Walters, Jr.
Lynee B. Harrison	
Charles Hinkel	

**INCLEMENT WEATHER**

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

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

**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.

A policeman is on the scene of a terrible accident - body parts everywhere. He is making his notes of where the pieces are and comes across a head. He writes in his notebook: "Head on bullevard" and scratches out his spelling error. "Head on bouelevard" Nope, doesn't look right - scratch, scratch. "Head on boolevard..." dang it! Scratch, scratch. He looks around and sees that no one is looking at him as he kicks the head. "Head on curb.



**PATCHES AVAILABLE!!!**

To view these patches in color, please visit: [baltimorecitypolicehistory.com/BPD-history](http://baltimorecitypolicehistory.com/BPD-history)



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



**MISSING IN ACTION**

**We cannot locate these members.**

**Can you help?**

- |                      |                |
|----------------------|----------------|
| Rajeeyah Abdussalaam | David Renfrow  |
| Richard Bernhardt    | Barbara Smith- |
| Wanda Campbell       | Hamilton       |
| Thomas Clemons       | Verna Tomlin   |
| Beatrice Deane       | Essex Weaver   |
| Charles DiMario      | Tony Wolfe     |
| Trina Edwards        | Arthur Vidler  |
| James Hicks, Jr.     |                |
| James Maxey          |                |
| James McGuire        |                |
| Charles McLaughlin   |                |
| Tuesday McLeod       |                |
| Paul Renaud          |                |

*Have questions? Please feel free to call..*

**CONTACT INFORMATION:**

President: Nick Caprinolo ..... 410-686-6380  
 1st VP: Richard Nevin ..... 410-876-1027  
 Distress Fund: 410-803-8679  
 Heritage Gardens ..... 410-254-2272  
 Website ..... [www.brpba.org](http://www.brpba.org)  
 Email Address: [J8518@aol.com](mailto:J8518@aol.com)

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

**"Life is an opportunity, benefit from it.**

**Life is beauty, admire it.**

**Life is a dream, realize it.**

**Life is a challenge, meet it.**

**Life is a duty, complete it.**

**Life is a game, play it.**

**Life is a promise, fulfill it.**

**Life is sorrow, overcome it.**

**Life is a song, sing it.**

**Life is a struggle, accept it.**

**Life is a tragedy, confront it.**

**Life is an adventure, dare it.**

**Life is luck, make it.**

**Life is life, fight for it."**

**Mother Theresa**



## IN MEMORIAM

Leonard Akles (03/02/15)

John R. Lanasa (02/14/15)

Frank T. Barranco, M.D. (03/21/15)

Sgt. Marshall S. Orr, Jr. (03/27/15)

James Zeitschel, Sr. (03/09/15)

Lawrence Berry, Sr. (06/12/15)

Timothy Chester (06/11/15)

George F. Eckert, Jr. (05/21/15 )

John W. Webb (06/04/15)

Shirley Stickles (6/24/15)  
Wife of Leslie Stickles

Mrs. Helen Meyers. (06/27/15)  
BRPBA Member Tom Tumminello's Sister

Lt. Charles Sinnott (0701/15)

Edward Gallagher (06/01/15)

Carl Benton, Sr. (07/11/15)

William Holsey, Jr. (07/10/15)

Direk Mello (07/10/15)

Officer Paul Denver (9/11/15)

Joseph Tracy, Jr. (10/18/15)

Agent Charles M. Wells (10/24/15)



Proudly state your retirement from the Baltimore City Police Department by purchasing your own license tag. Visit our website for more information at:

<http://www.BRPBA.org> under Member Information.

## DISTRESS FUND NEWS

***The 2015 Raffle will soon come to a close.*** What does this mean? It means that we will have a few more bucks in the Distress Fund account to help those in need. Who do we help? We help any member or widow who finds themselves in a tough situation. Some examples of our requests are:

- \* Rent/mortgage payments.
- \* Hearing aids, wheelchair ramps.
- \* Gas and Electric.
- \* Food.
- \* Medical expenses.
- \* Tragedies; i.e. house fires, death of family member.
- \* And much, much more.

This is why your purchase of our annual raffle tickets is so important. Each dollar goes to help those in need. We completely understand those who do not wish to participate as it may go against their principles, but we strongly urge those members to at least make a donation. As we have stated before, every dollar we receive is helpful. Our members' lives depend on our help! To all who have already purchased or donated, we thank you.

Here is how our raffle breaks down this year: There will be twenty-five (25) winning tickets drawn at our holiday get-together.

- 14- \$100.00 winners
- 4 - \$200.00 winners
- 3 - \$300.00 winners
- 4 - \$500.00 winners

Sellers of the winning tickets receive \$25.00 each. Top Seller of over 200 tickets receives \$100.00. The next top seller of over 100 tickets receives \$50.00, and any sellers of over 100 tickets receive \$25.00 each. (Sellers of winning tickets will not be eligible for a prize if they purchase the tickets themselves.)

If you have any questions on how to apply for assistance from our Distress Fund or any other questions, please feel free to contact me at (410) 803-2293.

Thank you,

Daryl J. Buhrman, Sr.  
Chairman



**We would like to extend a special thank you to Ken Lang who sold over 400 tickets in memory of his uncle, Donnell Lorenz.**



## FINAL ROLL CALL

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Kenneth Anderson (8/28/15)	Donald Chick Matthews (06/03/15)
Carroll A. Babka (8/24/15)	Ralph Matthews (06/27/15)
Allen Baldwin (10/14/15)	Julius Neveker, Sr. (03/22/15)
Robert L. Bandel (03/12/15)	Charles O'Brien (07/06/15)
Charles Barclay (09/06/15)	Delano Pennewell (10/07/15)
Lawrence Barry (6/12/15)	William E. Reiber, III (02/27/15)
Edward S. Chlan (10/27/15)	John A. Riggan (02/26/15)
Norman R. Grimes, Sr. (03/29/15)	Scott Riley, Sr. (05/27/15)
Randy W. Blades, Sr. (06/12/15)	Salvatore Scardina (09/07/15)
George Boyd (05/20/15)	Marvin J. Seyfer (8/27/15)
Ernest Carter (07/29/15)	John Sheckells (07/13/15)
Daniel Caulk (06/07/15)	Edward Shenk (9/18/15)
Edward S. Chlan (10/27/15)	Harry E. Smith (10/16/15)
Kenneth Crispens (10/10/15)	Jack Snyder (07/19/15)
Joseph Funk (09/07/15)	James Snyder (10/28/15)
Timothy Godwin (07/27/15)	Kenneth Stockwell (09/03/15)
Wayne F. Hartel (07/09/15)	Paul Stout (04/14/15)
Richard Hayes (9/29/15)	Albert Taylor (09/08/15)
William Holsey (07/10/15)	James (John) Whipp (04/29/15)
Robert W. Kavanaugh (03/10/15)	John Williams (04/16/15)
Edward Kiaunia, Jr. (07/15/15)	
John Klima (07/29/15)	
Robert Lassahn (03/12/15)	
James R. Lerner (03/19/15)	





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**CONTACT JOE CRUSE AT 410-284-5137 FOR FURTHER INFORMATION.**



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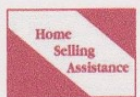
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General Meetings on the third Wednesday at Heritage Gardens,  
Parkville, MD.***