



BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

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SPRING/SUMMER 2013

PRESIDENTS MESSAGE

It has been some time since our last newsletter and for that I must apologize. Simply put, there has just been little news to report. Several times I wrote an article for the newsletter only to find that the information I intended to convey was changed or out of date. Rather than send out something that was not meaningful, I decided to wait until I had information worth talking about.

This past year has kept me very busy as President of the BRPBA. I have attended over fifty meetings on behalf of the BRPBA, as well as attending the many court hearings pertaining to the pension law suit. I also spend at least thirty hours a week working at my desk, absorbing information that helps me understand the various issues on the pension system, the health care issues and other problems of the BRPBA. Then there are the many telephone calls from our members all across the country. To many, I am the only contact they have when they experience difficulties with the various city agencies. Over the years, I have been fortunate to be able to establish personal contacts with these agencies; therefore, allowing me to deal directly with them to solve a problem or at least get an answer to someone's immediate need. There is nothing more satisfying to me than to be

able to contact one of our members and tell them "problem solved." My telephone number and email address are posted in this newsletter and are there for you to contact me whenever you feel the need.

On Wednesday, November 21, 2012, we had our election of officers to the Executive Board. There were three positions being contested. I was again elected to the office of President.

John Lewandowski, who has held many other positions on the Executive Board, was elected to the position of 2nd Vice President, replacing Sam Walters. John has been an invaluable asset to me in my work involving the pension system suit. Further, he has attended every meeting, every court session and has appeared alongside me every time I have gone to City Hall on your behalf.

Daryl Buhrman was reelected to the position of Secretary.

As for the pension law suit, Judge Garbis has ruled that the city discriminated against members of the Pension System who were retired prior to June 30, 2010, by offering COLA's based on age. He had already raised the issue in open court last year when he compared the issue to racial discrimination. Further, he was aghast by the timing of the new law in that it became

effective one day before we would have finally earned a substantial increase after several years in which we received no raises at all.

In pretrial motions, both the city and the unions agreed that if any part of the new law was negated, then the entire statute would be void. After the ruling was issued by Judge Garbis, the city went back to court to argue that they were misunderstood and that they did not intend for the entire law to be thrown out. Judge Garbis then ruled in the city's favor.

What this means to us is that if this ruling stands, the city would have to go back and amend the law to give all classes the same percentage raise each year. This would eliminate the twenty year retirement for those active member who had less than fifteen years of service as of June 30, 2010. As you can imagine, neither side is happy and both are appealing to the next court level.

There has been some talk of settling the issue out of court by reaching an acceptable agreement with the city. There have been several negotiating sessions held with the city, and Judge Garbis appointed an arbitrator to try to reach a reasonable agreement.

There was some concern as to what would happen to the raises

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we obtained for the survivors to a \$16,000 minimum. I asked for a meeting with Mayor Rawlings-Blake who was very gracious and told me that she would make sure that these raises would be included in any new changes to the pension bill no matter what the outcome of the court case. She assured me that she felt these raises were just and were well deserved.

Now, unless the city is willing to sit down and negotiate a just settlement, there will be a long and protracted court fight. The appeals will take several years to go through. This is a landmark case and is being watched by every union and city in the country. This case, when finally adjudicated, will set precedent for others like it.

Presently, the F&P Pension System is slowly regaining the losses of the last several years. As of this date, the Dow is at \$14,688 and the Nasdaq is at \$3,239. This is the highest it has ever been. As of March 1, 2013, the pension system was valued at \$2.331 billion dollars. At the start of the recession, the system was valued at \$2.4 billion dollars. As you can see, we have gained back most of what was lost.

This does not mean that we are fully funded. We would need excess of \$3 billion dollars to reach that point. As of June 30, 2012, the system was funded at the actuarial value of 77.6%. The Dow at that time was about \$12,800. If the current trend continues, we could see a significant increase in the system by June 30, 2013.

Our 2nd Vice President, John Lewandowski, has suffered a stroke and is currently at Johns Hopkins Bayview Care Center undergoing rehab. He is doing well and responding to treatment and we expect him to have a full recovery and be back with us soon.

Nick Caprinolo
Km3h@verizon.net
410-686-6380

Fire & Police Pension System

By Bob Haukdal
F&P Trustee
BRPBA Board of Governors

Last July 15th, I attended my first F&P Board meeting as your representative. Although I had attended some in the past as an interested party, that was the first time I was permitted to participate. Lt. Vic Gearhart also attended as the newly elected representative for active police.

Fiscal Year 2012 had just ended with an increase of 4.29 %. Not enough to meet our obligations on a long term basis, but at least it was up.

The variable annuity portion (VA) of the portfolio increased 16.88% for the fiscal year. The VA portion comprised almost 30% of the total \$2.149 billion fund. That is part of the funds that are set aside to pay for the pension increases most of us have received since we retired.

What makes this particularly interesting is that the 2010 City Ordinance that changed our pension benefits so much called for the VA money to go into the "General Assets" pot of the F&P's fund. The idea was that it could be invested in stocks, real estate, etc. and earn a better rate of return than the "safe" investment vehicles it is in. But the unique issues with the FY12 economy caused the opposite to happen.

However, the transfer did not occur. Two years or so ago at one of the F&P Board meetings I attended, the Board took up the issue on what to do with that money. Because of the lawsuit the FOP and the fire unions placed against the City and the F&P, the Board voted to keep that portion of the portfolio in the same investment type in case the City lost the suit and had to replicate the then current investment type. That prudent consideration by the Board paid off very well.

On July 1, 2012, contributions to the F&P

for active members went up to 9% of their salary and will increase to 10% in July of 2013.

Also, new for new fiscal year is the F&P's actuary. For many years Mercer was the fund's actuary; however, a change in their company policy took them out of the public sector business. Cheiron (www.cheiron.us/cheironhome/) was selected. Cheiron performed a study of the various assumptions utilized by the F&P to determine the annual contribution due from the City of Baltimore. The study resulted in a number of recommendations, one of which was a reduction in the earnings assumption rate.

The earnings assumption rate estimates how much investments will earn in the future. The higher the rate, the higher the estimated earnings and the less the City would contribute each year. Currently, the assumption rate is 8% and was set by the City ordinance that establishes the provisions of our pension system. So during the September 18th meeting, the Board of Trustees voted to recommend to the Mayor that the earnings assumption rate be lowered to 7.75% and a letter was subsequently sent to her that requested she submit a bill to the City Council to amend the ordinance accordingly. However, as of this writing, the Mayor has not done so.

One of our board members attended an educational conference where the virtues of having a private and independent auditor were discussed. Currently, the annual audit of the F&P is conducted by the Office of the City Comptroller. After discussion, the Board voted to send out a Request for Proposal (RFP) for accounting firms to submit bids for the annual audit.

Tom Taneyhill, the F&P Executive Director, announced his retirement effective June 1, 2013 after 40 + years with the City. A search will be conducted for a replacement.

As you probably know, the City hired the Segal Company to evaluate the competitiveness of total compensation of fire and police employees to include retirement benefits. They were also to recommend retirement plan options for the City to provide new fire and police hires.

Basically what they came up with provides for a hybrid system for the new employees that consists of a defined benefit plan, which we now have, and a defined contribution plan. The new employee would continue to contribute 10% of his/her salary towards the hybrid plan. Of that, 6% would go to the F&P and 4% would go to a defined contribution plan, with a 4% match by the City. As

current retirees, it is important that money continue to flow into the F&P for the sustainability of the system.

Under the proposed plan, the new employee would have to be 55 years of age with 25 years of service or age 60 with 10 years of service to receive a pension without penalty. Retirement benefits before those provisions are met would be subject to penalty (reduction of percentage points). However, to get a full pension that maxes out at 40%, 30 years of service would have to be completed. This plan would also eliminate DROP, which would be replaced by the employee and City contributions to the Defined Contribution portion of the plan.

The full report is available on the F&P web site (<http://www.bcfpers.org/>). It is quite lengthy, but there is a nine page executive summary. This proposal will be discussed by the City and the unions before implementation.

Here are some stats that you may find interesting:

As of 2/28/13 our fund was valued at \$2,311,883,051. That is an 8.7% increase since this fiscal year started 7/1/12.

As of 6/30/12:

	FY12	FY13
Active members paying into the F&P	4,624	4,875
Average Annual Salary	\$61,549	\$50,402
Primary and Beneficiaries Receiving Benefits	6,136	5,252
Average Allowance Received	\$31,732	\$23,356

So from FY03 to FY12, there was a decrease of 251 active employees paying into the system, while there was an increase of 884 people receiving benefits with an average annual increase of \$8,376.

City annual contributions to the F&P increased from \$34,415,552 in FY 2003 to \$103,398,213 in FY2012.

If you would like to review the annual Comprehensive Annual Financial Report, you may access it from the F&P web page at <http://www.bcfpers.org/>. Then on the left column, click on Publication. Then scroll down to you see "CARF 2012." You may also view previous CARF at that site.

I hope you found the above interesting.

My Side Partner

By John C. Lewandowski

Do carpenters have side partners? How about plumbers, doctors, soldiers, and marines? I honestly don't know the answer. Of course, there are partners in law firms, in medical practice and in business, but none are referred to as side partners. There are co-workers and colleagues, but Webster and his dictionary define no such expression as side partner: rather they are referred to as somebody who shares activity; a member of a relationship, a business associate. But does Webster's description define the term side partner in the context, as we know it? Evidently not.

To me and many others in our profession, the word partner doesn't adequately describe that special person in the police officer's life. Side partners come in various sizes, ages, temperaments, races and one or another gender. They are tall, short, funny, serious, old, young; they are educated or street-smart; curly haired or bald; fat or skinny but most importantly, they are that special person who works with you every day and who knows you personally. That one person who knows your strengths, your weaknesses, knows how you will act and react to the numerous trials and tribulations of life's challenges. The partner knows your goals, wishes and fears. He is like a guardian angel and has near-supernatural ability to protect you or advise you when life-threatening things happen. He is there to back you up during times of danger, whether the danger is physical or administrative. Captain George Deuchler once said, "One lies and the other swears to it." As an experienced commander, he knew the binding ties that lay between partners.

Your partner knew what made you tick and could read and decipher your every facial expression, anticipate your emotional or physical response before it happened; even correctly predict how you would vote. It was an all-knowing insight that sounds like a spouse, but in reality, the side partner usually knew more. Everything was divulged to side partners because there was no concern about hurting the partner's feelings – partners usually knew each other well enough to surmount that. The side partner was the person you trusted to do even the most trying of things – like telling a loved one at home that you had been injured or worse; knowing the

partner would protect their partner's family in its time of sorrow and need.

I know that each of you had someone just as I've described. But I have a special man in mind and my thoughts travel back over the years recalling the past – calls for service, arrests, and other events that are the nature of many a police story. These recollections always bring to my mind my partner, Officer Vernon Barclay.

Central District Captain George H. Deuchler had assigned us together to work plainclothes before there were operation squads to work on crime problems throughout the district. We had asked the Captain if we could work on the assault and robbery cases that involved yoking's of Insurance men in the public housing projects at Asquith and Fayette Streets. In those days, each neighborhood had Insurance salesmen who sold and collected the premiums for their policies door-to-door. Detectives and other units had been working on these robberies unsuccessfully. In answer to our request, Deuchler said, "You might as well; no one else is doing anything about it."

So at 0800 hours that day, Vernon and I walked up Gay Street to the area. There were a limited number of cars in the district, so many of us were forced to walk to our working areas. On the way, Vernon stopped at a grocery store and we bought a small bag of silver bells chocolate candy and some 5-cent candy bars. We were heading for Vernon's post, the one he had patrolled just before we were assigned to plainclothes. Vernon, who had a great personality, was an easy going, family man. We knew each other like brothers and when we entered the public housing project, we were immediately set upon by a gang of runny nosed kids, 8 to 10 years of age, all calling "Mr. Vernon"; "Officer Vernon!". Then they abruptly stopped, suddenly noticing he wasn't in uniform.

"You are not a Police anymore, Mr. Barclay?", they asked. Then just as quickly they concluded, "He's a plainclothesman".

They asked in unison, "Who you lookin' for?"

Vernon responded quietly. "You remember you are all my deputies?" And with that we handed out the silver bells. "Yea", one little boy said, pointing out another of the kids. "He isn't a deputy, Mr. Vernon."

"Do you want to be a deputy?" Vernon asked the newest recruit. "Yes", the boy responded and Vernon immediately swore him in as I continued handing out the silver wrapped chocolates.

"Do you Solemnly swear to...." Vernon intoned. It was all I could do to control my reactions. The child raised his little hand and said solemnly that he promised. Vernon reminded them that, as deputies, if they were to see a purse snatching, yoking or burglary they were to watch and report back to us. He told all the children that their detective work would earn them a candy bar. At that time, some of the ladies in the apartments came out and greeted Mr. Barclay asking him where he had been. Everyone knew Vernon by name, even though name tags had yet to have been thought of, much less issued. Then one of the boys said "I know you are looking for the boys who are robbing the insurance men." "Do you know who they are?", Vernon asked.

Without further prompting, one boy said it was "Chubby". On the project property stood a pavilion. Vernon told the kids that's where we would be. Soon, the suspect appeared there and Vernon said to him, "Do you know why I am here?"

"Yea," the boy replied, then he went on to say, "You want me." On our way to the central district, the boy confessed to the assault and robbery-yoking's.

This is one of many anecdotes that serve to enrich both my recollections of those good old days and my stories about that time - partners like Vernon Barclay, foot officer par excellence; guys who knew how to how to win the trust of the community, get information and use the intelligence gained to solve cases. Vernon Barclay is my ideal of the police officer.

He always had my back. Literally. Though Vernon had no love for heights, on several occasions he put himself in jeopardy to back me up atop an 8-story building. I had gone up the fire escape to the roof and Vernon was behind me. Coming down, the ladder pulled away from the roof and the suspect, Vernon and I held on for dear life. The only thing saving us was a curved section of the ladder, which hooked over the wall to the roof. Here was a side partner who overcame his dread of heights to back up his side partner, come what may.

That's what I mean about side partners - they were there for us regardless of the consequences. So here's to you, Vernon, side partner for the ages. Thank you for the times you were there for me. We will always be side partners.

WELCOME NEW MEMBERS

Morris J. Aguilar

Kimberly Boyles

Anthony Brown

Robert G. Cirello

Russell S. Gayle

James F. Gottschalk

Alvin Gwynn, Jr.

Mark Holback

George M. Jones

Jeremiah J. Kelly, 3rd

Karl M. Klinke

Thomas A. Linton

Edward Litzinger

Mason Loudon

Melvin E. Miller

Paul C. Mitzel, Jr.

John O'Brien

Joseph Orem

Mark L. Perzan

Lewis Stotler

Tarshia A. Townes

Joann M. Voelker

Ronald Weinreich, Jr.

Guy J. Woodard, Sr.

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

DISTRESS FUND NEWS

- During the year of 2012 the Distress Fund was able to help one member, with six cases open at this time.
- With the help of Bob Cherry, Gene Ryan, Ed Wagner, George Trainer (FOP) and the Fire-fighter's Union, we were able to obtain turkeys and fixin's for our widows which I personally delivered along with gift cards to our local widows we have helped with the Distress Fund in the past. We will also be delivering Christmas gift cards to those same members.
- The Raffle was again a success and we owe it all to you. Thank you.
- Now the really good news! This year there will be even more chances to win, with 12 - \$100 winners, 4 - \$200 winners and 4 - \$500 winners. That's a total of 20 chances to win with each ticket. As usual, 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.

2012 RAFFLE WRAP UP

Total Prizes - 17

WINNERS:

Peggy Jones, Anita Reinsch, Donna Askew, Henry Moriarty, Glen Hendricks, Alexandria Addison, Raymond Fisher, Hildegard Baldwin, Cynthia Freeman, Pat Tawney, Lee Cohen, Charles Cod, Dean Joiley, Duenas Kialang, John Beam, B. Tom Joyce, Mary Lou Bertazon.

TOP SELLERS:

Thomas Crowther	1010
B. Tom Joyce	660
Gary Williams	210
Earl Kurth	135
John Boyd	110
Jerry Landsman	110
Chuck Milland	110
Gary Raub	110

Daryl J. Buhrman, Sr.

Chairman

2012 CALL BOX RAFFLE REPORT

Ticket Sellers

Bryan England (FOP)	\$280.00
Cop Shop (BRPBA)	\$108.00
John Boyd (BRPBA)	\$ 84.00
Bob Haukdal (BRPBA)	\$ 60.00
Donald Kramer (BRPBA)	<u>\$ 31.00</u>

Five Brothers sold \$563.00 (Thank you)

Winning ticket sold by the Cop Shop to Baltimore City Police Officer, James Kostoplis. Ticket # 02664.

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



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
Verna Tomlin
Michael Waudby

FINAL ROLL CALL

William P. Adamo, Sr. (06/02/12)	William B. Miller (01/13/13)
Edwin Andrews (11/19/12)	Alexander Orr, Jr. (06/03/12)
Louis R. Beares (06/23/11)	George Phillips 03/13/13)
Christian Boetker, III (05/26/12)	Donald M. Ports (11/20/12)
Joseph Cadden (05/26/12)	Edward Puskar (08/08/12)
Charles Codd (03/12/13)	Allen L. Ringgold, Sr. (12/29/12)
Arthur J. Cook (08/25/12)	Harry Roop (01/08/12)
Guy W. Covert (10/04/12)	John Scott (12/17/12)
William R. Cowley (05/28/12)	Michael R. Seglinski (03/26/12)
Vincent S. Cusimano (09/22/12)	William M. Staley (04/26/12)
Lorraine Dorsey (10/01/12)	David Stuller (07/21/12)
John R. Duffy (01/31/13)	Donald J. Sutton (04/22/12)
Charles Finton (02/23/12)	Albert J. Thomas (12/31/12)
Joseph Fonte (04/07/13)	Warren A. Todd (03/20/12)
James Gilbert (07/23/12)	Frank J. Tuma (11/23/12)
Thomas Knott (03/07/13)	Alex Vallair (04/07/11)
Edward Kuper (04/03/13)	Billy R. Vest, Sr. (08/29/12)
William A. Lejewski (08/07/12)	William T. Wedemeyer (09/02/12)
Robert T. Lewandowski (12/7/12)	Samuel G. Wilson (02/15/13)
Ralph Lombr (02/06/13)	William F. Wright (12/23/12)
Roland S. Marshall, Jr. (02/06/13)	
Wilmer Matthews, Jr. (03/17/13)	
Francis McMonegal (09/26/12)	



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 contact Don Kent immediately.

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

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

Calvin Lewis, Sr.
Helen Lorenz
Pauline Rachuba
Raymond Trawinski

*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 Per-
sonnel Board at 410-396-2546.

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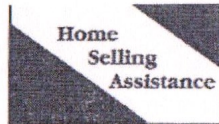
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Moving?

Please be sure to let BRPBA know so that your newsletters and other important correspondence can reach you!

Executive Board Meetings held the second Wednesday of the month and General Meetings on the third Wednesday at Heritage Gardens, Parkville, MD.