



THE SHIELD



OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

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SPRING 2021

PRESIDENT'S MESSAGE

I hope this article finds you well and for those that celebrate them, I hope you had a wonderful Easter and Passover. Spring has arrived (I think) and none too soon. It was a bitter cold winter here in the mid-Atlantic and I'm ready for warmth.

- Memberships: The BRPBA membership needs your help. In 2020, the Board passed a finder fee for each new member you sign up. The finder fee is \$50.00 each, and this will remain in effect until we let you know otherwise, which will not be anytime soon. We need new members. Please help.

If you are not with the FOP3, think about joining.

Together we are working to protect and save our pension and healthcare. As law enforcement officers, retired and active, we must stand together as a unified front so that the city cannot divide and conquer us.

- For those of you not on our email system or on Facebook, you may not know the story we posted about Cody Ruhling. Cody Ruhling, a Marine and Maryland National Guard Soldier, was training to become an officer with the Baltimore Police Department. During training, he suffered a severe traumatic brain injury which resulted in extensive brain surgery including removal of part of his skull and opening his dura to access his brain and spinal cord followed by revision and partial removal of his cervical spine.

As Cody was the sole provider for two very young children and a wife, this has seriously financially impacted them. The BRPBA Board met in early March and decided to send a donation to the Ruhling family. In addition, our member, Mary Eilerman, brought get well cards to our March 16, 2021 General Meeting to be signed and taken to Cody. Mary also passed around a hat and we successfully collected over \$1,100.00. Even the bartender that evening donated

all of his tips to help this young family. On March 18, 2021, my wife and I went to Cody's home in Anne Arundel County to give them the money donated and cards signed by a great bunch of caring members. I have heard that many of you sent monetary gifts and cards of encouragement to them as well. There is no way I can fully express my pride in the members of our organization. Thank you to all.

- **PLEASE NOTE: Starting September 2021, our General Membership meetings will be moved back to the 3rd Wednesday of the month. Same time, same place.**
- I have spent a lot of time lately thinking about my life as a police officer. The job we did has changed, and not for the better. Some want to blame it on the pandemic, but that is just not so. It is the progressive ideology that is sweeping this country that is to blame. Our City's States Attorney is a progressive prosecutor who has decided on her own that Baltimore will no longer prosecute low-level offenses, such as prostitution and drug offenses. But the age-old laws have not changed and clearly she is writing her own new set of laws. If history has taught us anything, it is that turning a blind eye to any type of law-breaking results in the downfall of a civilization. We will only see an increase of drugs being sold on street corners, stoned users sleeping on sidewalks and an increased dependency on the Government. One thing is certain, I am sure the drug users and hookers are very happy right now.
- Another issue in the news lately regarding Baltimore City is their education system. People are questioning where the funds dedicated to the Public School system for 2020 have gone. No one can seem to answer that question. Over \$400,000 for inside security? There were no children to protect in 2020 in the schools. Where did it all go?

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

Daryl Buhrman, Sr.
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Chairman, Distress Fund*

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In my opinion, the City schools are in shambles. There is no quality in the teachings anymore. The schools are graduating children who cannot read, write, or do mathematics. What's interesting is... everyone wants to point a finger at someone else when it comes to youth and crime in Baltimore City. But think about it; if you graduate a child who is functionally illiterate, what kind of life are you setting up for them? What kind of future can they possibly have? Who is answering for these failures of the schools? Why aren't parents protesting?

If you combine the last two points, you can clearly see the reason there is more crime in the city. Pass kids with no education, reduce or eliminate sentencing for offenses, and what you end up with is a city that is losing tourists, businesses are closing, and once the pandemic is over with, you can bet there will be a decrease in attendance at our three major sports arenas in the City.

What is the answer? Who is going to stand up and fix this? It can't be the police. They have had all power stripped from them. In the meantime, a once beautiful, thriving, and diverse city is suffering.

- The Police Reform Bills SB71 and SB178 are a knee jerk reaction to a problem that should have been fixed a long time ago in house, which was caused by the outlaw Baltimore Gun Trace Task Force. The higher supervisors saw large arrests and gun arrests and that's all they saw (the numbers). You do not punish the whole team because of the pitcher. The end result of these bills will be the inability to hire people to become career professional police officers. What they will get is people only looking for a paycheck with no dedication to the brotherhood of officers. We are already seeing crime increase, and it will just continue to increase.

One Annapolis career politician stated, "... scores of people killed by law enforcement in Maryland over the past two decades." When do we blame the person committing the crime and resisting the subsequent arrest? Where did respect for police go? Isn't it a two-way street? And for that matter, what right do politicians in Annapolis have to point a finger at the way someone else does their job when several of them are guilty of crimes themselves. Let them clean their own house first.

Criminals have more rights than police officers. This was done to take away LEOBR in effect since 1974, which has worked in the past, but now making officers liable if the public thinks they are wrong by court of public opinion.

Daryl Buhrman

Never forget to visit Kenny Driscoll's "baltimorepolicemuseum.com" for an extensive history of the Baltimore City Police.

WANT YOUR NEWSLETTER EMAILED INSTEAD OF MAILED?

LET US KNOW AT brpbaoffice.com.

On April 17th, Daryl Buhrman received a call from Lauren Ruhling, Cory's wife (Mentioned in the President's Message). Lauren asked Daryl to let everyone know that she is trying to get thank you cards out to everyone who has helped them, but for the past week and a half Cory has been in a lot of pain and between caring for him, raising her girls and taking care of the home, she is feeling very overwhelmed. This is a heavy burden she is carrying.

Cory is scheduled for another surgery this coming Tuesday, and then has another surgery sometime after the Tuesday surgery.

Below is the wording of a thank you card that Patrick Youells received from Lauren.:

*To Our Wonderful Friends at the BRPBA. We want to say thank you for the words of encouragement in the cards you sent and for your generosity. Your assistance during this hardship brings tears to our eyes and helps us more than you know! You have provided us with help to get some of the most basic necessities as we navigate this health challenge. You have allowed us to have peace that our children have what they need most through your financial support. We are forever grateful for you all. With Love, the Ruhlings *You are a blessing**

To make a donation to the Ruhling Family, please mail to: **Lauren Ruhling,
6030 Marshalee Drive, #575, Elkridge, MD 21075**

REMEMBER!!!!
BEGINNING IN SEPTEMBER, OUR GENERAL MEETINGS WILL RETURN TO
WEDNESDAY NIGHTS AT 7:00 P.M.



Newsletter

April 2021

REQUIRED MINIMUM DISTRIBUTIONS IN 2021

Early last year when the Coronavirus began spreading throughout the world, stock valuations dropped precipitously. This affected not only individual investors, but also the retirement accounts of many seniors. The federal government responded by waiving the Required Minimum Distribution (RMD) requirement for 2020. That meant that if you normally would have had to take a RMD in 2020, you could choose to leave your money in your IRA or 401(k) plan rather than take a distribution that would force you to sell undervalued stocks to provide the cash needed for your distribution.



By the end of 2020 the stock market rebounded quite nicely. Consequently, the RMD requirement has NOT been waived for 2021. Anyone who normally would be required to take a RMD in 2021 must take that RMD in 2021 or incur a 50% penalty on the amount of the 2021 RMD not taken.

Note: You are not required to take a “catch-up” distribution of the amount not taken in 2020. You just have to take the normal amount of your 2021 RMD.

STIMULUS PAYMENTS



Most people received the first stimulus payment (Economic Impact Payment, or EIP) in the spring of 2020. A second stimulus payment was sent out in the end of 2020 or the beginning of 2021. These payments were based on what the IRS estimated your 2020 Adjusted Gross Income would be. Then when I prepared your 2020 income tax returns, I compared the amount of the stimulus payments you should have received with the amounts that you actually did receive.

If you received less than you should have received, that amount was added to your 2020 refund (or applied to the amount you owed). If you got more than you should have received, you got to keep it.

In the spring of 2021, a third stimulus payment was sent out. Just like this year, when I prepare your tax returns next year I will compare what you should have gotten with what you actually did get. And just like this year, if you received less than you should have received, that amount will be added to your 2021 refund or applied to the amount you owe. If you got more than you should have received, you get to keep it.

So, **be sure to let me know the amount of the spring 2021 stimulus payment that you receive.** (If you tell me now, I will put a note in your folder. Otherwise, please remember to tell me next year when you give me your 2021 tax information.)

In all cases, all of the stimulus payments are tax-free.

UNEMPLOYMENT BENEFITS

In February, Maryland passed the Maryland Relief Act making 2020 unemployment benefits tax free if your 2020 Federal Adjusted Gross income was less than \$100,000. Then in March 2021, the federal government passed the 2021 American Rescue Plan Act making up to \$10,200 of 2020 unemployment benefits tax free if your 2020 Adjusted Gross Income was under \$150,000. Both tax laws, passed in the midst of the 2021 tax filing season, are retroactive to January 1, 2020.



This has caused significant tax return problems for the IRS, the Maryland Comptroller's Office, and tax preparers. Both the IRS and the MD Comptroller's Office had to update their forms and software programs to implement the new tax law changes. Consequently, IRS has extended the federal filing deadline until May 17th, and Maryland extended their filing deadline to July 15th.

The good news is that both IRS and Maryland have now completed the work that they had to do. As soon as my software company can update their programming, I will be able to complete the tax returns of my clients with unemployment income that I had to put on "hold".

CHILD TAX CREDIT

In 2020 and prior years, parents received a tax credit of up to \$2,000 for each child up to age 16. That is changing for 2021.

To help combat the economic damage of the pandemic, the 2021 American Rescue Plan Act provides that parents will get a child tax credit of up to \$3,600 for each child under age 6, and up to \$3,000 for each child age 6 through 17. (Both the dollar amounts and the age limit changed.)



Additionally, IRS plans to send 1/12 of the amount of the credit to parents each month starting in July and continuing through December. Next year, I will have to compare (1) the total amount that you are entitled to with (2) the amount you should have received, and claim the difference. **So please keep a record of any child tax credit payments you receive this year.**

Note: As of now, this change applies to 2021 only. But already there is talk in Congress about making this tax change permanent. I will keep you informed as more information becomes available.

POWER OF ATTORNEY (POA).

A Power of Attorney allows another person to act on your behalf while you are alive. The POA can be all-inclusive, or it can be limited. (For example, I sometimes ask my clients to give me a limited POA to communicate with IRS on matters pertaining to a specific tax year and specific tax return.) Another example would be a medical POA you give to your child to make medical decisions on your behalf if you become incapacitated. Please understand that **every POA terminates upon your death**. Upon your death, the Personal Representative (Executor) of your estate makes all decisions affecting the disposition of your assets. So, if you give a POA to your daughter, but make your son the Personal Representative of your estate, your daughter will have no legal authority to make any decisions on your behalf after you die.

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.

I Survived An Autopsy

Dick Ellwood

This is not a woe is me story. I just wanted to write about a medical procedure that I recently went through. I am comparing my recent heart surgery to an autopsy. As a former investigator/supervisor in the BCPD Homicide Unit, I make this comparison in jest. I am not making light of open-heart surgery. I know that many of my fellow retirees have gone through what I went through and some much more.

My story starts around October, 2019. I was very active at that time. I was walking daily, going to the gym and playing tennis three days a week. I started to experience shortness of breath and some discomfort in my chest. As most men would do, I tried to continue my activities thinking it would go away. I eventually went to my cardiologist who diagnosed that I had A-Fib (Atrial Fibrillation). He first tried to treat it with drugs, but it persisted and got worse.

After a cardio angioplasty in October, 2020, it was determined that I had serious heart valve problems. I met with the cardiac surgeon who told me that the mitral valve had to be replaced and the tricuspid valve had to be repaired. He also said that because of the A-Fib he would do the MAZE procedure which would hopefully eliminate the A-Fib.

On December 3, 2020, I was in St. Joseph Hospital for open heart surgery. As stated above, I had the mitral valve replaced, the tricuspid valve repaired and the MAZE procedure.

As police officers, we all have had times in our careers where we were scared. Well, being wheeled down the hallway heading for open heart surgery is the scariest thing I have every encountered...bar none. The early morning preparation where the nurses and doctors try to boost your spirits was no help. Also, the fact that with the Covid-19 pandemic no family members can go back to the prep area with you. The last time I saw my wife was when she was in the cardiac waiting area...I didn't see her again until December 10th when I was allowed to go home.

Well, being home didn't last very long. On December 13th in the early morning hours, I got up to go to the bathroom and went right to the floor. I didn't pass out, but it was if thousands of pounds were pushing me to the floor. My wife could not get me up and called 911. I was put in a chair carrier and two strong paramedics got me down the fourteen steps to the first floor. I was put in the ambulance and an IV was started. Not sure if you ever had a needle in your arm by a paramedic, but they are not gentle. It felt like a spike was being put in my arm. I'm not knocking these guys because they treated me very good on the way back to St. Joseph Hospital.

At the hospital, it was determined by exams and blood work that I was anemic. In the early morning hours, I had an endoscopic procedure done. The results were that I had bleeding ulcers. I was admitted back to the cardiac intensive care unit where I received several blood transfusions. I stayed in the hospital for several days and was then transferred to a rehab center.

The rehab center is located on Falls Road in Baltimore County. I will leave the name out, but will tell you that it was not a very good experience. I arrived at 6:30 PM and sat in a wheelchair until about 10:30 PM when I was wheeled to a room. The room was filthy and the bathroom was filthier. The bed did not work, the TV did not work and the recliner did not work...all of them needed electricity to function. The only good thing that happened was that a young nurse named "Angel", came on the midnight shift. She found a new bed; she fixed the TV and found a working recliner...she truly lived up to her name. It was so bad at this facility that I checked myself out after two days. I won't bore you with all the nasty details about this place, but I did send a complaint to the corporate office and I also reported them to the health department.

Now, the comparison of my surgery to an autopsy...I knew I would get to it. During my twenty-five years with the BCPD, I worked for ten of those years in the homicide unit. I was a detective and later after getting promoted, came back as a sergeant. As you would expect, I saw a few autopsies during my time in the unit. My first viewing of an autopsy was in 1975 when I attended the Francis Glessner Lee Homicide School. Part of the schooling was to view an autopsy up close.

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The school was run by Dr. Russell Fisher who at that time was probably the most noted forensic pathologist in the country.

My comparison of my heart surgery and an autopsy is that during both, they open your chest. The only difference is that in an autopsy they make a “Y” incision down your chest and in my open-heart procedure, they open you from a couple inches below the neck almost to your belly-button. I actually watched a heart surgery on the internet (not mine) and it is amazing what the surgeons do. If you need the surgery, I don’t really recommend watching the surgery on the internet. There is so much going on in your chest area that any slip by a surgeon would probably result in death.

When I woke up in the cardiac intensive care unit, I could not see the incision on my chest because it was bandaged. I could see and feel that I had several tubes in my body. I had a tube in my neck, a tube in my chest, a tube in my lower stomach and a catheter. After two days in intensive care, I was moved to what they called a cardiac step down unit. It was in this unit that the bandage on my chest was removed. I could see the chest wound and my first thought was that I just survived an autopsy. My stitches were on the inside, but I could see the length of the scar. I recall that in a forensic autopsy when they close the chest, they use what looks like football stitches. It does not have to be pretty because no one will ever see the stitching.

When I was in the homicide unit, I remember thinking that the doctors doing an autopsy could make a mistake and no one would know. On the other hand, if my heart surgeon made a mistake on me, I would not be writing this article. It is mind boggling to me how a surgeon can open your chest and make the repairs that they do. To take a valve that you were born with out and put in a pig’s valve is absolutely amazing.

I will close with saying that I’m feeling really good. I am grateful for the heart surgeon and the staff at St. Joseph’s Hospital. I am most grateful for my wife, Sharon, who had pulled me through another very tough surgery. I’ve had my share of surgeries over the years and if not for her, I don’t think I would be here today.

To my fellow retirees that called me, texted me, e-mailed me and sent me a card, I thank you. When you are recovering from a serious surgery, having friends and family wish you well means the world. In today’s world where the pandemic has changed the way we live, it is very gratifying to receive get-well wishes. Being alone in the hospital for thirteen days without family or friends does not promote the healing process. As you know, in the past when you were in the hospital you looked forward to the visits from family and friends. The visits boosted your morale and was part of the healing process.

As we get older, it is evident that medical procedures like the one I went through are part of life. We all want to be around for as long as we can. I’m amazed about some of the medical procedures that doctors do today. Who would have thought years ago that one day you could have body parts replaced?

My final thoughts to all my retiree friends...stay healthy, listen to your body, keep moving, have regular checkups, eat good stuff and try like hell to avoid that damn autopsy.



Ed Bossle reports that the Orlando luncheon is on hold until at least September



Sam Grasso would like you to know that the NWD reunion breakfast is held the last Monday of every month 10am at The Nautilus Dinner, 2047 York Rd, Timonium, MD



HAPPY UPCOMING BIRTHDAY TO THE BRPBA!!!

In 2022, we will turn 50! Many may wonder how or why the Baltimore Retired Police Benevolent Association got started. This article, hopefully, will answer some of those questions.

Originally, the BRPBA was known as the BCRPBA (Baltimore City Retired Police Benevolent Association).

On November 11, 1972, Retired Detective Joseph Folio, Sr., with the help of the Active Police Union #1195, formed a Board of temporary Officers which became known as the Local #2561 AFL-CIO Baltimore City Retired Police Association. Why? Because when an officer retires, they lose protection under Signal 13 and Det. Folio and the others saw a need to protect the pension and benefits of retired officers. In addition, many did not want to see everyone go their separate ways. Joining together, having meetings and parties, and keeping in contact, meant that friendships developed while they were officers could keep going.

The founders of BCRPBA immediately began recruiting retired members and held their first meetings at Steelworkers Hall in November and December 1972. The very first Board of the BCRPBA consisted of Joseph Folio as President, Charles Wenzel as 1st VP, Andrew Strebeck as 2nd VP, Lawrence Grabowski as 3rd VP, Kenneth Withers as Treasurer, S. Culatta as Secretary, Jack Wheltle, Michael Scavone and Arthur Simonsen as Governors, C. McKinney, Walter Grabowski and Wayne Adams as Trustees, and Clifton Gonce, Sgt. At Arms.

Why is the organizations name different now? Well, during the police strike of 1974, several officers voted not to endorse the action of the BCRPBA Union to bring in Teamsters (which would have seriously affected everyone's paychecks). A group of officers broke away from the BCRPBA and formed the BRPBA. In 1979, the new BRPBA moved their meetings to the old firehouse on Southern Avenue until 1981 when they moved to Heritage Gardens in the Parkville Shopping Center, where they stayed for many years.

The original Board of the BRPBA included William Thieman, President, Charles Wenzel, 1st VP, Kenneth Withers as 2nd VP, Jack Wheltle, Richard Taylor, Howard Mueller, and Joseph Folio (The last four are positions unknown).

In 1989, the BRPBA filed Articles of Incorporation under the name of Baltimore Retired Police Benevolent Association so that we had no conflict with the original Baltimore City Retired Police Benevolent Association.

Over the years, the BRPBA Board members have continued to fight for retired officers' rights, even if that officer is not a member of the BRPBA. In addition, the Board has honored the sick and the fallen.

And they have leant a helping hand to those in distress.

Speaking of distress. At a general meeting on June 18, 2003, the BRPBA received information that one of its members, after being retired for several years, had suffered a stroke and needed a wheelchair ramp. However, due to financial difficulties he was unable to have one built. This information came from another member because the disabled member that needed help was too proud to ask for it.

As stated above, after a Baltimore Police Officer retires, they can no longer get help from the Signal 13 foundation. Therefore, at the June 18, 2003 meeting, this member's financial situation was discussed, a hat was passed around, and \$524.00 was collected. One of our retired members, Jimmy O'Brien, generously offered to build the wheelchair ramp for no cost. In addition, Home Depot was approached and graciously helped with the cost of the material.

Hence the beginning of the B.R.P.B.A. Distress Fund. Since then, the Distress Fund has helped over 129 families in need.

That brings us to today.

Our current Board has quite a history with the BRPBA:

Daryl Buhrman, President, joined the BRPBA in 1991, became Secretary in 2003 and President in 2016.

Richard Nevin, 1st VP, became President in 1994. He's been a member for so long, nobody even knows the original date he joined (sometime back when the BRPBA was known as the BCRPBA). He's been with the two organizations since before police started using walkie talkie radios!

Patrick Youells, 2nd VP, joined in 2007 and became a Trustee in 2008 and VP in 2016.

Don Kent, Treasurer, joined the BRPBA in 1999 and became Treasurer in 2005.

Kathy Conrad, Secretary, joined the BRPBA in 1997 and became Secretary in 2016. (The first female Board member)

Ellis "Ditty" Baldwin, Sgt. At Arms, joined the BRPBA in 1992, and became Sgt. At Arms in 1994.

Robert Haukdal, Board of Governors, joined in 2005 and became a member of the Board in 2008.

Daniel Fickus, Board of Governors, joined the BRPBA in 2011, and became a member of the Board 2017.

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Michael May, Board of Governors, joined the BRPBA in 2002 and became a member of the Board in 2011.

Kenneth Dickstein, Trustee, joined the BRPBA 2018 and became a Trustee in 2018.

Barry Powell, Trustee, joined the BRPBA in 2001 and became a Trustee in 2011.

Charles Brawner, joined the BRPBA in 1994 and became a Trustee in (unknown).

And Past President, Nick Caprinolo (President 2011-2016) joined the BRPBA in 1992.

Some of the above may have only been able to volunteer two hours a month; some may have volunteered ten hours, but all should be thanked and commended for doing an outstanding job for all retirees.

Sadly, the BRPBA may end up dying out. People are no longer willing or able to give a couple of hours a month to keep this great organization going and some of our Board members are ready to retire but hanging on for the sake of the organization. Of our current 1642 members, 162 are over 80 years old.

The BRPBA acknowledges the fact that life is hard and stressful for people nowadays. Many are working two jobs just to try to make ends meet and it's only going to get worse. However, the loss of the BRPBA would be life-altering for so many.

At any rate, the BRPBA wanted to take the time to make a very special acknowledgement. Mr. Donnell Lorenz, may he rest in peace, was a one-of-a-kind man; kind, considerate, fiercely intelligent, and a go-getter, even into his 80's. He was single-handedly responsible for the joining of, if not the most, at least a great deal of our membership. He was strictly volunteer, but it didn't matter to him. He believed in the BRPBA. He believed in safety in numbers when it came to defending retired

officers' rights. When the BRPBA lost him, they lost a true friend.

Many of our members have worked hard to help us build our membership, but I think we all can agree (those that remember him) that Donnell Lorenz made it his later-in-life's work to make the BRPBA a strong voice in City negotiations. We hope you are Resting Well, Mr. Lorenz.

Running a close second for building our membership would be Sam Walters. Sam, the co-owner of The CopShop, signed up officers as they came into his store. Plus, Sam volunteered a lot of his time for the benefit of the BRPBA. Additionally, Sam was the creative mind and driving force behind the Retiree License Plate program. We hope you are also Resting Well, Mr. Walters.

You are both missed down here.

Interesting facts:

In 1968, salaries were:

Patrolman – end of fifth year, \$9,084.00

Sergeant – end of second year, \$11,100.00

Lieutenant – end of second year, \$12,840.00

Captain – end of second year, \$14,880.00

Deputy Chief – flat salary, \$17,289.00

Director – flat salary, \$18,900.00

Deputy Commissioner, flat salary, \$22,050.00

Hi! My book is available on Amazon.com. The title is: Baltimore...A City Besieged. It sells for \$15.00 for a paperback copy and on Kindle for 3.99. There are poems I've written to give the reader a look into what it's like to live and work in Baltimore in a city that has experienced over 300 Homicides for the last six years. Wesley Wise helped me with the editing and preparation. My book gives the reader an insight to the problems facing the residents of Baltimore, from defunding the police to the trash and vacant houses which have plagued the city for more than a decade. I will be looking for it in the May issue. Thank you so very much.

Lawrence Mize



CUT OUT AND SEND IN IF YOU DON'T HAVE ONE ON FILE



Baltimore Retired Police Benevolent Association
P.O. Box 6217
Baltimore, MD 21206

BENEFICIARY FORM

Please type or print clearly all information below.

TODAY'S DATE

I, _____ upon my death, desire all benefits entitled to me as a member of Baltimore Retired Police Benevolent Association, Inc., be paid to:

_____ Relationship _____

BENEFICIARY'S NAME

Beneficiary Information:

Home Address: _____

City: _____ ST _____ ZIP: _____

Telephone: _____

Contingency Beneficiary ('s) Name/Relationship/Address:

Member Information:

Date of Birth: _____ Date of Retirement: _____

Social Security # _____

Witness: _____ Date: _____

Witness: _____ Date: _____

Member's Signature: _____ Date: _____

YOU PROMISED!

WHO GETS THE ENGAGEMENT RING IF THERE'S NO WEDDING?

Engagement rings generally fall into a rather nebulous category of neither fish nor fowl. Normally, a gift occurs when there is delivery, acceptance, and donative intent. If a doting grandfather wants to give his beautiful granddaughter a gift of a ring, once he hands it to her and she accepts it, it is no longer his. It belongs to her.

Engagement rings, though, are slightly different. There is no definitive Maryland law that addresses every possible situation. In general, however, the "gift" of an engagement ring, to be permanent, depends upon whether the marriage occurs. It becomes a conditional gift, which is actually a contradiction in terms because something is a gift, or it is not. In addition to that, one can get into the issue of whose fault caused the breakup of the engagement. If the man who gave an engagement ring to his fiancée cheated on her repeatedly, it hardly seems fair that he should be able to retrieve the ring from her. On the other hand, what if she was cheating too? Does that make a difference? Should it?

Then there is the issue of what happens if the ring was given on Christmas, or Valentine's Day for that matter. Can it really be said to be an engagement ring?

There are also practical issues. Frequently, when the parties sever an engagement, both can be overcome by emotion. There is a desire to "show", or perhaps get even with, the other person. When that happens, the person who gave the ring is determined to get it back while the person who got it is determined to keep it. Both will say that it is not the money so much as it is the principle. The question becomes how much that principle is worth. No attorney will take a case of that nature for free. Generally, the lawyer will charge a retainer, to be placed initially into the attorney's escrow, or trust, account to run against an hourly rate and to be withdrawn as the money is earned. Of course, that may well mean that the retainer must be replenished from time to time. The question then becomes how valuable the ring is — or how much people want to spend to teach the other person a lesson.

Of course, it may well be that the person who loses does not learn a lesson at all. He or she may decide that the judge deciding the case was wrong, biased, bigoted or just plain stupid. For that matter, the same person could decide that his or her lawyer was really an incompetent idiot, even though the lawyer should have cautioned the client beforehand that anything can happen in the trial table and that there are no guarantees — unless the lawyer really is an idiot.

On balance, generally if the marriage does not occur, the ring goes back to the donor. That happened in a case I tried over 20 years ago in which I represented a doctor who had presented his then fiancée with an engagement ring that cost well over 5 figures — to the left of the decimal point. When we finally got the ring back, after a trial loaded with recriminations and accusations hurled by both parties against the other, I told the doctor to have the stone checked immediately. It had been switched, but we rectified that fairly quickly.

Clearly, there is a thin line between love and hate. It is true in divorce cases, and it is certainly true in situations in which parties who never got married are fighting over an engagement ring, which has been transformed from a symbol of everlasting love into one of enduring hatred. Regardless of cost, why people would fight over something that has become a symbol of failure is, to paraphrase Churchill, a puzzle surrounded by a mystery wrapped inside an enigma.

At the same time, it is probably not helpful at the time that the man proffers the engagement ring to the woman, to tell her that he will only give it to her if she agrees to return it if the engagement breaks off or for the woman to remark spontaneously that she will gladly give it back if the marriage does not happen. That would probably not be a good way for the lovebirds to embark on their journey of together forever.

In the end, most cases in which the issue is the return of an engagement ring result from wounded pride, a desire to recoup money, or both. In the final analysis, no one really wins because both have already lost.

Mike May

April 19, 2021

Celebrate Your Small Wins

WELCOME TO OUR NEW MEMBERS!

Paul Alexander
Doug Baumgarten
Elmo Griffin
Robert Kreczmer
Tammy Moore

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FOP 410-243-9141
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Health Care Benefits 410-396-5830
Securian Financial 1-888-658-0193
Municipal Employees Credit Union 410-752-8313
Employee/Retiree Affairs Unit 410-396-2546

INCLEMENT WEATHER

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

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

Newsletter Chairman:

Patrick Youells
(cody7762@hotmail.com).

Distress Fund Chairman:

Daryl J. Buhrman
410-803-2293

It is our attitude at the beginning of a difficult task which, more than anything else, will affect its successful outcome.

William James

My Iguana Ran Away Out The Back Door. The Police Dept Found Him. I Had To Pick Up My Iguana From Jail



DISTRESS FUND NEWS

We will start working on the 2021 raffle soon and it will be mailed the first week of September, as usual. And like last year, we will only mail to those who have purchased in the past. We don't want to be a pain to those who do not want to buy tickets.

As a side note, our U.S. Postal Service was top of the line this past raffle year. We were still receiving ticket stubs and money well into the 2021 new year, and of course, we send that money back to the purchaser unless they state otherwise. It's only fair.

The 2021 Raffle drawing will be at our Holiday Party on December 15th. Maybe we can be at full capacity by then. Our venue has been superb at cleanliness and covid protocols, and we applaud their hard work.

Remember: Raffle winners do not have to be at the party to win.

This year we are adding five (5) more \$100.00 winners! That would bring the total number of \$100.00 winners to 19.

There will also be four (4) \$200.00 winners, three (3) \$300.00 winners, and four (4) \$500.00 winners.

That is 30 chances to win with just \$1.00.

All profits are deposited into our Distress Fund account to help our members and widows who are in need. Most of us have experienced that at some point in life, so we know you can understand their plight.

Our next newsletter comes out in September, so have a great summer!!!

BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION TAG PROGRAM

As of April, 2021, we have 707 sets of professional looking tags in Maryland. Many members continue to display their pride of being a police officer, even in this current climate. Our tags are a one time fee of \$25.00 to the MVA and a small donation of \$20.00. 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.brpbba.com under Member Information or call
Daryl Buhrman at 410-803-2293.



**“THE PESSIMIST SEES DIFFICULTY IN EVERY OPPORTUNITY. THE OPTIMIST SEES
OPPORTUNITY IN EVERY DIFFICULTY.” – WINSTON CHURCHILL**

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Shirley Driscoll,
mother of our member, Kenny Driscoll
Marge McCallister
James Seitz
John Wheeler

BRPBA FINAL ROLL CALL

Anthony Barkas
Charles Blondell
Eugene Constantine
Robert Donmoyer
Layton Irvin
Philip Johnston
Herbert Lindemeyr
Jonathan Pease
John Sharp
George Towson




I'm thinking of you today.
I think of you every day.
Sometimes I smile as I remember a funny thing you
said or the way you laughed.
Sometimes I cry that I will never see you again.
But I always think of you with love.




Remembrance never dies.

THANK YOU TO PEGGY MULLEN AND NICK CONSTANTINE FOR OVER 20 YEARS OF ADS



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PLEASE SUPPORT OUR RETIRED OFFICERS BUSINESSES BY GIVING THEM A CALL FOR SERVICES.



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 kmatthews@whiteheadre.com
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My name is Kelly Matthews and I have worked in law enforcement for over 21 years. I am also a Maryland and Delaware Licensed Realtor. As a thank you for your service I am offering all active and retired law enforcement a discounted commission rate of 5% for the sale of your home. Additionally, I am offering to pay for the home inspection for the purchase of your new home. Let me help you find your next dream home. Contact me today to see how I can help you.



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***Executive Board Meetings held the second Wednesday of the month and
General Meetings on the third Tuesday (for May and June 2021, then on
the third Wednesday beginning in September) at Knights of Columbus
Gardens, 4301 Klosterman Avenue, Perry Hall, MD. Please join us!***