



THE SHIELD



OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

SPRING 2022

PRESIDENT'S MESSAGE *by Daryl Buhrman*

Happy Spring to all. I think I say this every year, but these old bones will be happy to see warm temps. As I write this, we are going through a cold snap and baby it's cold outside! We hope that all of you are doing well. We know it's not possible that all are doing well, but we can still hope and say a prayer for better health.

Several things to talk about in this message.

- At our March 16, 2022 General Meeting, a motion was made and passed to send \$1,000.00 to Ukraine to help in the fight against evil. God bless them.
- For our new members: In the Spring of 2021, we started a \$50.00 Finder's Fee for any current member who signs up a retired Baltimore City Officer as a new member. If they are unsure, bring them to a General Meeting and let them meet and greet with other retirees.
- The Pension lawsuit is over, and Baltimore City Government lost. The City is paying the people they tried to beat (not everyone), and those who were in the Class and retired on 66 2/3 should have, by now, received new 1099's and 1099 INT for tax purposes. Thank you to Kathy Conrad for working so hard to get this done.
- Just to let you know, our radar is on high alert with the effort to keep our healthcare. The City Unions have banded together with Active and Retirees to protect the benefits for our spouses and dependent children. Dan Fickus has put a lot of time and effort into this ongoing project, and we thank him.
- **ALL MEMBERS** should double check their beneficiary forms with us (and it wouldn't hurt to check your benefit information with the FOP and the City at the same time). Out of date information leads to headaches for the family left behind. We cannot stress this enough. We have been working diligently since late 2021 on trying to reach everyone without a form on file. There were 571 people with no beneficiary form!!! NOTE! It appears that some members, despite notices in the newsletter, emails, and new By-Law books, are still under the impression that the BRPBA is still operating under the old rule that you had to join within a year of retirement from the Police Department in order to be eligible for the death benefit.

Well, that's not the case. In 2017 the Board and Mem

bership voted to make sure everyone was entitled to a death benefit and the By-Law was changed to read:

SECTION 1: DEATH BENEFIT - In order for the beneficiary of a member to be eligible to receive the Full death benefit of Twelve Hundred and Fifty Dollars as set by the Executive Board and the General membership of the Association, the following will apply.

- **New Retirees must join the association within one year after their retirement date.**
- **Dues Payments must be up to date.**
- **Must be a member for one full year.**

SECTION 1 A: Partial Death Benefit - A beneficiary of a member retiree that joins the association after one year of the member's retirement date is eligible for a death benefit of One Hundred \$100.00 per year of membership until reaching the maximum full death benefit.

To check your beneficiary status, please go to page ten of this newsletter. While you're at it, please check with us to make sure your address and phone number are also current (if you have changed either one recently).

- In June, we will be holding our annual Bull and Shrimp roast. This is always a great time for everyone and we usually have a packed house. This year we will be doing something a bit different. Typically, the BRPBA (under the direction of Kathy Conrad) holds a clothing drive at the end of each year and gathers the clothing at the December Holiday Party. We have had such success with this drive that we are going to hold this drive twice a year – at the June Bull and Shrimp Roast and the December Holiday party. Please keep us in mind if you find yourself going through clothing to donate. Your donations of nearly new or gently worn clothing (folded in boxes) is collected and delivered to McVet in Baltimore City. For those of you who don't know, McVet provides veterans with case managers, benefits, counselors, intake and outreach specialists, housing, training in computer literacy and resume writing, job placement, medication and a recaptured sense of purpose and self-worth they had lost. They have been extremely grateful each time we have brought them clothing. It's a very worthwhile cause that Kathy began.

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POLICE BENEVOLENT
ASSOCIATION
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P.O. Box 6217
Baltimore, MD 21206**

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- The 2022 Raffle will be mailed the first week of September, and this year we are adding five more cash prizes!!! That's right, 35 chances to win! The price of tickets will remain the same, \$1.00 per ticket. We are hoping to have a good year, despite the crippling economy. This year's cost of living is already resulting in an increase of requests for help and we know our members will pitch in and help those less fortunate.

To: F&P Retirees and Beneficiaries

From: Bob Haukdal
F&P Trustee

RE: F&P Board Meeting
15 March 2022

As you can imagine, much of our time was expended discussing the effects on our investments caused by the Russian invasion of Ukraine. The executive director of the F&P has been closely monitoring the situation and had directed the senior investment officer to research the extent of our exposure and prepare a presentation for the meeting.

As of 2/28/22 we had approximately a \$13.8 mm exposure to Russian investments which represents less than half of one percent of our portfolio total. Those investments were made by five different investment managers and are neither easily nor practical to redeem at this time.

The Russian stock market has been closed since February 25th and the Russian ruble is practically worthless with a value of less than one cent. However, in recognition of the Russian invasion in Ukraine, the board voted unanimously to modify our investment policy to prohibit future investments in Russia.

I have read several articles wherein many other pensions systems are in the same situation and are taking the same action by prohibiting further investments and trying to strategically divest Russian investments over time.

As of February 28th, our portfolio had a value of \$3,321,797,931. That is down from the December 31, 2021 all-time high of \$3,540,003,129.



'They feel vilified': Law enforcement frustrated by lack of support, former officer says

by The National Desk
Tuesday, April 5th 2022

WASHINGTON (TND) — The uptick in violence against men and women in blue has many in the law enforcement industry trying to combat crime while protecting officers on the job.

The National Police Association's Sgt. Betsy Smith, a 29-year veteran of the force, broke down why community support for law enforcement or the lack thereof varies so much between cities across America.

"We spoke to law enforcement officers today and in Texas, they feel very supported but then you go to, you know, Chicago, New York, L.A., Portland, Seattle, any of the larger urban areas they don't feel so supported and in fact, they feel vilified," Smith said.

The National Fraternal Order of Police reports that more than 100 officers have been shot so far in 2022 and ambush-style attacks on police officers is up 36% from this time last year. Smith says she feels mainstream media is contributing to the problem by pushing the idea that police are dangerous.

"We have contact with 50 to 80 million people each year," Smith said. "We only use force against about 1.1% of those people that we end up arresting. So most law enforcement-citizen contact does not involve any sort of violence and of those 10 million people we arrest, we rarely use force against them. But we have media and politicians saying that we are the problem and we are the danger. That has to stop."

Last week, President Joe Biden outlined the administration's proposed budget that included \$20.6 billion to the Department of Justice's spending on federal law enforcement, a \$2 billion increase from the current fiscal year.

"I would like to see that money go to equipment and gear including communication systems for a lot of agencies who need that. We were being outgunned. We need additional firearms and with that goes firearms training and we need officer survival training. We can't put all this money behind teaching officers preferred pronouns and things like that. We've got to have officer safety training that helps keep those cops alive to continue to serve and protect and go home to their families," she said.

Many cities are also facing staffing shortages due to officers leaving the force.

"We are having difficulty recruiting new people to the profession and a lot of officers who leave they go to another more law enforcement-friendly area," Smith said. "New York, Chicago, Seattle, Portland, L.A. — those officers do not feel supported and so of course, they're not going to stay on the job or be attracted to it. If you have to worry about getting indicted and all those arrests you make are never prosecuted, why would anyone want to stay on this job?"

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As of 4/8/2022, 84 officers have left Baltimore City. They have hired 26.

Under Comm. Harrison, 761 officers have left and they have hired 561. Baltimore City is 600 officers short. (via Mike Mancuso)

On the 24th of October 2015 at 01:30 hrs., BRPBA Member Thomas Niemiera was at a lounge on Pennington Ave in South Baltimore when he was alerted by a patron that there were people throwing rocks at his pickup truck. Tom moved his truck, but the youths continued to throw rocks. Tom once again responded to his vehicle where the youths jumped him and beat him up.

Tom was informed recently that the young man who did most of the damage was released early from jail, and as luck would have it, was shot and killed on the same street where he tried to kill Tom. I'm sure that young man had a lot to answer for when he reached the pearly gates.

Newsletter

April 2022

THE MARYLAND RETIREMENT TAX REDUCTION ACT

This month Maryland passed the "Retirement Tax Reduction Act". While I know this will be good news for all retirees living in Maryland, the details of the new law have not yet been explained. Different sources have made different, and sometimes conflicting, pronouncements about the Act. They include:



- "The Retirement Tax Reduction Act will eliminate 100% of state retirement taxes in Maryland. Tax relief is phased in over time using an income exclusion, and begins in tax year 2022."
- "The Retirement Tax Elimination Act provides relief for retirees 65 and older making up to \$100,000 in retirement income, and married couples making up to \$150,000 in retirement income."
- "The Retirement Tax Reduction Act would cut income tax in half in 2023 and exempt people from paying income tax in 2024 and beyond as long as they are receiving social security or at least 65 years old and not employed full time."
- "The Act will cut retirement taxes by eliminating all state tax on the first \$50,000 of income for retirees making up to \$100,000 in federally adjusted gross income. Retirees with Maryland income will pay no state tax up to \$50,000. Scheduled to be phased in over 5 years, beginning this year."

Based on the above, I don't know if the bill takes effect in 2022 or 2023, whether it affects the city/county piggyback tax or just the state portion of the income tax, or how Social Security income affects the calculations. As always, the devil is in the details.

I am sure that the new law applies only to pension income and not to distributions from your IRA or 401(k) or 403(b) plans.

I will continue to monitor the situation and keep you informed as more information is released. Rest assured I will report your retirement income properly when I prepare your 2022 income tax returns.

If you get ANY correspondence from the IRS or from the Maryland Comptroller's Office, please send a copy to me. Don't ignore them, and do not throw them away. If there is a problem, it is better to address it right away. And if it is information you might need when filing your tax return next year, I can put a copy in your file so that I have it when I need it.





THIRD-PARTY SICK PAY

Everyone knows that if they are out sick and continue to get their regular paycheck, their pay is taxable and it shows up on their year-end W-2 Form. But what about Third-Party Sick Pay?



Third-party sick pay is the pay that you receive while you are out sick that is paid by a third party, such as an insurance company, and is not paid by the employer. The pay is typically for short-term or long-term disability, not for routine sicknesses. If the employer pays the insurance premiums, then the third-party sick pay is fully taxable. Additionally, Social Security and Medicare taxes are withheld from the payments. Federal and state income taxes may or may not be withheld.

How do you know if your third-party sick pay is taxable? If the third-party sick pay is taxable, it will be reported to you on a year-end Form W-2, and Box 13 will be checked on that W-2. The third-party sick pay will not be included on the Form W-2 from the employer. Instead, a separate Form W-2 will be issued by the company who makes the payments to you.

FILING YOUR TAX RETURN, PAYING WHAT YOU OWE, AND EXTENSIONS

Filing your tax returns and paying any taxes owed are 2 independent functions, done separately. Filing and paying can be done at different times, in any order. For example, you can file your tax returns in February, and if you owe taxes, you can wait until April to pay.

If you don't file on time, you pay a penalty. If you don't pay on time, you pay interest. If you are having problems getting all the necessary information to file your tax return on time, it is a simple procedure to get an extension – just talk to me, and I will file your extension request electronically. The extension is automatic – as long as you ask for it.

April 2022						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

But to be clear, the extension is only for filing your tax return. Your payment deadline cannot be extended.

EXPIRING TAX LAW CHANGES

Several tax laws changes that were in effect for 2021 have not been extended. Included are:

- Charitable contributions are still deductible for 2022, but only if you itemize deductions. The special \$300 per person deduction for non-itemizers has not been extended.
- There currently are no plans to issue a 4th round of stimulus payments to taxpayers.
- The child tax credit will revert to \$2,000 per child age 16 or younger, with no advance payments.
- The federal and Maryland filing deadline is April 17, 2023. (April 15th is on a Saturday.)
- And remember, required minimum distributions (RMD) from your IRA, 401(k) and 403(b) accounts are again required in 2022.

However, there is much time left this year for Congress to pass new legislation to extend or modify the expiring provisions listed above. I will keep you informed if any new information becomes available.

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.

K9 OFFICERS AND THEIR JOB

How did the K9 force come about?

Baltimore established the first effective municipal canine corps of modern times in the United States.

"On Tuesday, December 11, 1956, an article was published in one of our local newspapers which was one of a series of articles written by one Martin Millspaugh pertaining to Scotland Yard. This article, the last of a series was devoted to the use of police dogs in London. As a result of the letters and inquiries received by Commissioner James M. Hepbron, an article appeared in the Morning Sun on December 17, 1956, which briefly stated that Commissioner Hepbron was interested and saw the possibilities of using dogs in the Baltimore City Police Department. On December 18, 1956, two dogs that had had previous training were offered to the Baltimore City Police Department and, with two officers also with previous dog experience, the program was put into effect on an experimental basis. By the middle of January 1957, fourteen dogs had been acquired as potential candidates and fourteen men were selected and assigned to the K-9 Corps. These men were chosen as a result of a questionnaire which was sent to all members of the department asking for volunteers. These men and dogs were trained daily until March 1, 1957. At that time, they were put on the street on Friday and Saturday nights, working the areas where the crime was most prevalent. Shortly after this, actually on April 17, 1957, ~ Commissioner Hepbron, considering the experiment a success, went before the Mayor and City Council and appropriations were made through the Board of Estimates which resulted in the K-9 Corps becoming a permanent part of the Baltimore City Police." (*Borrowed from the Baltimore Police History website with permission.*)

Although German Shepherds and Belgian Malinois are the most common choices for police K9's, some other popular choices include Dutch Shepherds, Argentine Dogos, Dobermanns, and even Giant Schnauzers. Baltimore, for the most part, stuck with Shepherds and Malinois.

There has always been an emotional bond between good people and their pets, but that is nothing compared to the bond between a police officer and his K9 companion. Why? Because both of their lives depend on it. They go through rigorous training together, they live together, breathe together, and probably even eat and sleep together. Before going out on the streets, they both go through training that can last up to two years. And not all dogs make it. Some just don't have the temperament, and some cannot handle noises, especially that of a loud explosive gun or sirens. Dogs are started out with basic obedience training like "sit," "heel," "watch," "break," and "stand". If that goes well, then they graduate to more intensive training. The most immediate goal will be to teach defense of its owner. In the event of an attack on its handler, a properly trained K9 will attack, regardless of whether or not it is commanded to do so. This is an important reflection of the dog's loyalty and

demonstrates the bond that is necessary between a working dog and its handler. There is a deep level of trust between the two that cannot be broken. They work together; live together; are, basically, together 24/7. And, when a canine is killed in the line of the duty or needs to be put down, it becomes a trying time for the handler, and for the department.

So I got curious about the relationship and asked our retired K9 officers some questions. Here is what I asked (their names are printed with their permission):

What made you decide to go into K9? How many dogs did you have over the years? What was it like getting your first dog? What was it like losing one? What was your relationship with you dog(s)? Did you adopt the dog when it retired?

Charles Stahm: I was a K9 handler from 1985 to 2002. As a kid we had hunting dogs and I always felt comfortable about having dogs. Plus, the schedule was better when I went to K9 two shifts dayshift and evenings plus only worked one weekend a month. I handled 4 dogs. I adopted all the dogs once they retired from the street. The relationship was always good, but some dogs worked better than others. The first dog was the most exciting, but my last was the best; a Belgian Malinois that I had purchased for \$2500 and donated him to the department. I retired and used this dog with my next Department in Pennsylvania.

Losing a dog is hard even after they retire because of all the time spent with them. After losing my last K9 I swore I would never get another dog, even if it's not a K9 because of those losses.

Bernard Lowry: I met Sgt. Thomas Knott head of the K-9 training at that time, and dog trainer Will Laguski (probably spelled Wills name wrong). Sgt. Knott and the Commissioner were close friends. I approached Sgt. Knott one day and asked him what were my chances of getting in the K-9 unit and he turned and looked at Will and said what do you think? Will told him he looks healthy and big, give him a try and the rest is history, LOL. I went into the K-9 unit in 1975 and was given a dog by the name of Jako, now Jako was donated by the Army which at that time was trying to breed the perfect shepherd for attack and home life. Jako had Army numbers engraved in his right ear for Army identification. Jako became my partner for seven years until I cut my right arm by my wrist which destroyed a nerve. I was on light duty for eight months at which time Jako was getting old and they decided to retire him, and I purchased him for I believe it was \$2.00. I was asked if I wanted to train another dog which I stated yes. I remember the day like it was yesterday. Myself, and one of the best K-9 handlers there ever was, Jim Muldowney, went out and looked at my next dog for a donater. I fell in love with him, solid black in color and very tall. Jim and I looked him over and we said yes, we will take him. I then started the process again of training

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a new dog. Upon completion of the training at the K-9 graduation, anyone who donated a dog could come and watch them perform but they were instructed that the dog does not know them anymore so please do not touch them unless the handler is present. I had a total of two dogs. I and my family loved both dogs, but I will say Duke was very aggressive more than Jako. They both loved to play with our children, but once I put that uniform on, they



broke our heart.

His memories will always be with us. Duke on the other hand, I was asked if I wanted to come inside and work for R3 whom I had met while I was on light duty, and he requested me to come inside and work for him and I did. I took Duke and gave him over to Jim Muldowney who retrained him for himself. I will say this of my 42 years at BPD my best years were in K-9. Great men and women in that unit at that time and many of us are still around. Attached picture is from an article that was written up on Oct. 6, 1975 in the Sunpapers with me and Jako doing our thing. Incidentally, Jake was one of our bomb dogs.

Richard Smith, Sr.: I have loved working with dogs since I was about 12. In fact, in retirement I'm a volunteer K9 Search and Rescue team member. I only had 1 dog in K9, as it was my last assignment before I retired. Personally, I've lost count of the numbers of dogs I've had. My dog retired with me and passed away here on my farm.

Albert Wilder: I wanted the K9 Unit because I love working with dogs and thought it would be a fun way to make a living. In K9 I had 4 dogs in 23 years, getting the first dog was very exciting for me and my family. During that twenty-three years I lost my first dog to a virus and it was very emotional for us; they become a member of your family. I adopted my third dog and had him for years; our family had a lot of fun with him.

Here is a funny story, received a call to a recreation center and all of the lights were on and the door was forced open. After calling in a warning, all of the lights went out, 2 suspects were found by the canines and the suspects were asked why they would turn them off, their response was " we didn't want the dogs to see us".

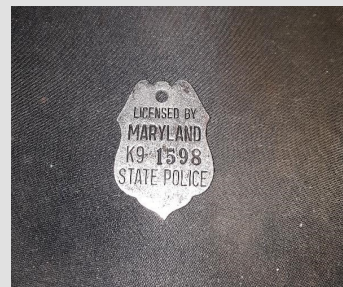
Mitchell Paris: The love of dogs prompted me to transfer to the K9 unit. I was in K9 from November 1967 to 1979.

After completing training of my first dog, Corporal; a fairly large and coal black dog, and menacing to say the least. The very first night I had him he jumped at me. He struck my face, splitting it from just under my nose to the bottom lip. Nonetheless, he became an excellent working part of the unit and a highly dependable partner to me. We were a team for about seven years. Subluxation, or more commonly known, hip displacement, caused his retirement and he then became my own pet. Just to relieve the city of financial responsibility, I paid the city the sum of one dollar for Corporal. After several years, I had to put him down because he was suffering from his hip problem. It was a terrible thing to do; like losing a family member.

I trained with a new dog and went back on the street. Six more years of service with my second partner that ended with him suffering a stroke and again, I went through the process of putting my partner down; another low point in my life. Shortly thereafter, I was promoted to Sargeant and transferred out of K9, ending the best years of my career.

Jay Schiner: I transferred to K9 in 1984. When I was a cadet, the K9 unit was in the basement of the old headquarters. I parked my car there and saw the dogs every day. I spoke to the officers and they told me what they did and that's when I knew I wanted K9. I had three dogs in 18 years. When I went to the training center to get my dog, there were five officers. We changed dogs a few times, then Sgt. Tom Knot said the dog your walking is your dog. I felt happy, excited, and overcome with emotion. Each dog that I retired stayed with my and my family. They became my wife's dogs since I was working another dog. Two of my dogs are buried at Dulaney Pet Cemetery for police dogs and the third one is buried at home.

Baltimore has been fortunate to have not lost many dogs in the Line of Duty. According to the officers I spoke with, they lost one during a barricade in WD and a dog fell down an elevator shaft on Water St. while searching for a suspect. They have had some who have sustained career ending injuries, but fortunately lived.



But when a K9 is lost (or even injured) in the line of duty, it can be devastating for an officer. *Psychotherapist Stephanie Samuels, who offers crisis counseling to law enforcement officers, says K-9 officers build an especially unique relationship with their partners because they take their partners home with them. They suit up and work together and they dress down and play together," she says, adding, "I don't know any relationship that has that. Even husbands and wives who are both law enforcement officers are not typically allowed on the same shift."*

So when a K-9 lays down his life for his handler, his handler is also wounded, explains Samuels. "K-9s make that sacrifice without question, without a second thought," she says. "And the sense that the officer won't be able to take care of them is brutal. This animal is no longer going home with them. Their unspoken bond has been broken." (From FOP Connect)

We all have known love. Love for a spouse, a friend, a partner, a child, a parent, but there's something different about the love of a pet. When you lose a pet, especially one who has died suddenly, as in a line of duty death, you feel helpless, like you should have been able to do something, anything, to keep them alive. The feeling of loss is horrific, and any officer that chooses to go into a profession knowing that their K9 partner could be lost at any moment, has to be a special and unique type of person. Our hats go off to him/her.

Their heroics often go unsung -- and their special bond often goes unknown.

Don't Grieve for Me

Don't grieve for me I served you well
I love you more that you could ever tell.
I am now an angel in blue.
I laid my life on the line for you.
I wore my badge with honor every day,
to keep citizens safe and out of harms way.
So when you see a badge worn with pride,
Remember their comrades and friends that have died.

AUTHOR UNKNOWN

ZOOM INTERNET MEMBERS.... PLEASE NOTE!!!!!!!!!!!!!!!!!!!!!!

Since early March, when we send out emails to our members, the emails for members who have zoominternet are bouncing back to us. The last recorded accepted email for this carrier was March 3rd. After that, they started bouncing. I researched their site and found the below way to fix the problem. If you want to continue receiving emails, these are the steps to follow: (supposedly)

Armstrong automatically scans incoming messages and eliminates most SPAM before it reaches your Inbox. However, it's quick and easy to customize or change your SPAM filtering level.

Log in to ArmstrongMyWire.com and click "Email". Once logged into your email, in the left-hand column click on Web Apps, then choose SPAM Settings.

- *None - Advanced SPAM filters are off. Messages suspected as SPAM will still be delivered to your inbox.*
 - *Low - Only obvious SPAM messages will be identified and delivered the SPAM folder. Some SPAM messages may be delivered to your inbox.*
 - *Medium - (Recommended) Almost all SPAM will be identified and delivered to your SPAM folder. Check your SPAM folder every few days to make sure wanted email was not accidentally delivered to there.*
 - *High - Virtually all SPAM will be identified and delivered to your SPAM folder. This high level of filtering may inadvertently send wanted messages to your SPAM folder. Check your SPAM folder regularly.*
- If you receive email that you feel is harassing or obscene, you can send a copy of the unsolicited email to the sender's webmaster (typically webmaster@whatever.com) along with your complaint. If the sender is a Zoom Internet customer, forward a copy of the email message along with your complaint to abuse@zoominternet.net.*

Funny Thing Happened On The Way Back From The Vets

By Patrick Youells

While I was in the K9 unit we would have retraining days. This was once a month for two days. The training took place at the Ordnance Road site, in Anne Arundel County. On one particular morning, I, along with two of my side partners, Dell and Ron had to make a trip to both Police Headquarters and the Vinson's Veterinarian Hospital on Greenmount Ave. Swindell and I had to go to the Tactical Unit to get a pay issue rectified. Ron had to take his K9 "Bear" to the vets for some reason. We all piled into the marked unit that was assigned to the K9 training area.

Now picture this. Dell drove and I was in the passenger seat. Ron was in the backseat with "Bear". This was not a cage car but an open vehicle with a backseat. We were on our way. As we were pulling off, one of the trainers, Glen, said, "You all have your weapons?" Jokingly I said, "Sure. Ron has Bear. Dell has his weapon and I have the handheld radio. Don't worry."

We drove to the vets first and then drove to Headquarters. Once we finished there, we were on our way back. As we travelled along I395 South the alert tone came over the radio over the City-Wide Band. The alert was for a stolen van belonging to a Baltimore City Police Officer. His vehicle was in a designated parking lot for on duty police a few blocks from Headquarters. I looked up and sure enough there was the stolen van on the ramp right in front of us. I asked the dispatcher to repeat the 10-36 description of the van. He did and it was a match. I advised KGA that we had the vehicle in front of us.

I told Dell to try and pull him over once we got on the Hanover Street Bridge. Dell activated the blue lights and siren. The driver would not pull over. We could see it had a driver and a passenger. Side note: When you have a K9 dog inside a patrol car that you have activated you're your lights and siren, the K9 dog goes on alert. That means he barks and gets ramped up.

I told Dell to cut him off while we were on the bridge as I figured the driver would head into Cherry Hill, which was an easy place to get lost if you had not worked it. Our finely tuned BPD vehicle was not fast. In fact, I believe that we actually slowed down when the lights and siren were activated. Due to this fine piece of motorized transport, Dell could not even get near the van, let alone force the driver over. As predicted, the driver made a hard right into Cherry Hill. We all knew he and the passenger would bail out. I told Dell I got the passenger, and he would take the driver. The van drove into a parking lot of one of the courts. Both the

driver and passenger ran into the courts going two different ways. As I was radioing in that we were in a foot pursuit, I was asked what my location was. I had no idea. Trying to keep an eye on the passenger and the fact that the courts that I was running through were not marked, I was lost.

As the guy I was chasing must have gotten tired, he attempted to hide behind a large dumpster. As he did, I suddenly realized I had the handheld radio and no weapon. I start yelling for Dell or Ron to get here as fast as they could. The guy peeks out from behind the dumpster and I put the radio in a two-handed position pointing same at him. I was about 20 feet from him. The radio and the radio's antenna were black in color. I ordered the guy out with his hands up as I was moving the radio up and down so he could not see I was holding him with a radio. He complied and asked me not to shoot him.

Suddenly, the guy starts to turn and run. Ron calls out for me to stand still. I knew what was coming. It was "Bear". "Bear" stopped the suspect quickly. Dell showed up as he had lost the driver and did not know where I was or where he was.

The suspect I had was arrested and the detective was very happy to get his van back in one piece.

By the way, the detective was assigned to the Auto Theft Unit.

The suspect arrested told me that he had just gotten out of Criminal Court in downtown Baltimore and had received probation for a conviction of a theft. He was standing on the corner trying to "hack" a ride. The driver of the stolen van pulls up and offers him a ride for ten dollars. He agrees and gives the guy the ten dollars. He was upset that he was out ten dollars, that he had been arrested and had been tackled by a K9 dog. Once we got back to the van the ignition had been popped and there was a screwdriver sticking out of it. I asked the suspect if he did not notice the large screwdriver sticking out of the ignition. He said, "I saw it, but I needed a ride, so I didn't ask about it".

After this little trip was over, we drove back to the Training Facility. There to meet us was Glen our Trainor. He told us that the three of us were forbidden to leave the Training area again, together.

Since we began working on missing beneficiary forms in November of 2021, we have had eight retired officers pass away with no signed beneficiary forms in our files. Their benefit has gone to an estate which could take up to a year to settle.. We had another officer who, sadly, but fortunately, got his signed and returned just in time. Another officer moved late 2020 and never gave us an address update. We did receive word of his passing, but we have no way to contact his family. Why? What is the difficulty? Sign the form and mail it in, or email it in. If you are in the position of having no one to gift your beneficiary to, then assign it to a charity. Keep your information up-to-date. They are two simple things that not only make life easier on us but takes away a burden on your family.

Let me tell you a little story. My ex-husband is 72 years old and lives on about \$20,000 a year Social Security. His dad died several years ago and a couple of years later, my ex received a letter addressed to his father from a bank in Florida. It appears that my former father-in-law had a savings account in Florida that no one knew about, not even his wife. The account only had \$2500.00 in it, but to someone living off of \$20,000 a year (and being fed by charities), that's a lot of money. Unfortunately though, his father never put a beneficiary on the account, so in order for my ex to get that money, he has to get a plane ticket, go to Florida and get a hotel room, and hire an attorney to fight the case. It would have cost him more to fight the case than what he would have gotten from the account. So what are you waiting for? You want your loved ones to go through that?

Below is a list of members who still have not returned their beneficiary form (If you have recently returned it, please disregard this article as it takes several weeks for the newsletter to be printed).

Rajeeyah H. Abdussalaam	Terry Caudell	Stephen Frasier
Teresa Adams	Freddie Charles, Jr.	Charles Fruhwirth
Paul Alexander	Michelle Cheatham	Christopher Fry
Ricardo Alston	Paul Choi	April Fullwood-Jackson
Lawrence Ames, Jr.	Joel Clements	William Furlong, Jr.
Gordon Amey, Jr.	Edward Coker, Jr.	David Garrett
Theresa Anderson	Darryl Collins	Shaun Garrity
Ralph Archibald	Patrick Conley	Wayne Garrity
Calvin Arrington, Sr.	Stephanie Constant	Russell Gayle
David Barley, Sr.	Ericka Cooper	John Gentry
Martin Beauchamp	Dale Copeland	Thomas Gerst, Jr.
Ronald Becker	Paul Coursey	Robert Gibson, Jr.
Dennis Bell	Ted Cox	Frederick Gilbert
Lawrence Bennett	William Cromer	Charles Gilbert
Raymond Betag	Jeremiah Daley, Jr.	Joseph Goldburn
Kenneth Blackwell, Sr.	Dionysia Dameron	Philip Gonyo
Freddie Bland	Lavinia Davis	Richard Goodwin
Dawn Bloodsworth	Walter Davis	Myrna Gordon
John Blueford, Jr.	Harry DeLair, Jr.	William Gordon
Loretta Bolling	Sonny Dickson	Edward Gorwell
Ronald Bolling	Frederick Dillon	Jennifer Grant
Robert Booker, Jr.	Marty Disney	Marlene Green
William Booker, Jr.	John Dodge	Veronica Green
John Borelli	John Dolly, Jr.	Robert Greene, Jr.
Bryan Bosley	Alan Dorsey, Sr.	Ena Griffin
Kimberly Boyles	Roderick Dotson, Sr.	James Guntner
Eric Brooks	Joseph Dugan, Jr.	Charles Guthrie
Garry Brown	Edward Dunlap	Alvin Gwynn
Charles Bryant, Jr.	Errol Dutton	Alfred Hall, III
Raymond Buda	Wayne Early	James Hamilton, Jr.
Edward Burns	Robert D. Edwards	Michael Hammel
Steven Burrier	Lewis Ely, Jr.	Michael Hanks
Kenneth Butler	John Emminizer	Harry Harcum
Staccato Butler	Thomas Engel	Leonard Harper
Tracy Byrd	Melisa Enos	Tracy Harper
John Calpin	Gregory Faherty	Kevin Harris
Samuel Cannan	Kenneth Fatkin	Lynee Harrison
George Cannida	Kevin Festerman	Robert Harrison
Howard Caplan	Michael Fields	Cheryl Harvin
Louis Carapico, Jr.	William Fitzgerald	Paul Hawkins
Jeffrey Cardwell, Sr.	Jerry Flanary	Mark Haygood
Russell Carney	Daniel Ford	Ronny Hege
Johnny Carroll	Wendell France	Terry Henderson
Kristy Carvell	Mark Frank	David Hendricks

Jack Hergenroeder
Edmond Herring
Michael Hessler
William Hildebrandt
Charles Hinkel
Terrence Hipkins
Kevin Hoff
Michael Holcomb
Louis Holland
Steven Holley
Neil Huber
Debra Hudson-Wilcher
Randy Humes
Jeffrey Humphreys
Charlie Hyatt
Charletta Jackson
Troy Jackson
Frank Jarrell, Jr.
Duane Jefferson
John Jendrak
Matthew Johnson
David Jones
John Jones
Nancy Jones
Wayne Jones
Thomas Joyce
Timothy Keel
Bonnie Keller
Jeremiah Kelly, III
Ronald Kennedy
Douglas Kerr
Tyrone Kilby
Wayne King
Deborah Kirk
James Kirkpatrick
Charles Klein
Karl Klinke
David Knight
Kim Koerber
Charles Koonce, Jr.
John Kowalczyk
Richard Krause
Robert Kreczmer
John Kruszewski
Mason Land, Jr.
Jay Landsman
John Lanzetta
Gary Lapchak
Lawrence Leeson
John Legere
Steven Lehmann
Thomas Linton
Thomas Long
Timothy Longo
Willard Lorah
Charles LoRocco
Mason Loudon
Phillip Ludd
James Lytton
Clifton Macer, III
Eddie Mack, Jr.
Wayne Mack
Loney Manley

Richard Manning
Valentine Markowski, Jr.
Wendell Marshall
Abraham Martin, III
Thomas Marucci
Rodney Matthews
Brian May
Ricky Mayfield
Cynthia McCrea
Charles McDermott
Arnold McDonald
Jeffrey McKnight
Tony McKoy
Linda McLaughlin
Tawanda McLaurin
Kimberly McLean
Tuesday McLeod
Donald McLhinney
Gary McLhinney
Paul McManus
Reginald McNeill, Jr.
Craig Meier
Charles Milland
John H. Miller
Robert Miller, Jr.
Theodore Miller, Jr.
Jerome Minor, Jr.
Charles Mitchell
Paul Mitzel, Jr.
Kirk Montague
George Moore
Tammy Moore
Vincent Moore, Sr.
Ronaldo Morales, Jr.
Julie Morgan-Krokowski
Bernice Myer
William Narango
Desiree' Naylor
Donald Nieberlein, Sr.
Medrick Norrington
Chester Norton, Jr.
James O'Brien
Timothy O'Connell
Thomas Oliver
Wesley Ormrod, Jr.
Louis Orzech, III
Eric Oswald
Richard Palmisano
Delsie Parker
Mark Perzan
Sheila Peters
Joyce Pinnock
Deirtra Pitts
Thomas Poffenbarger
Donner Powell
Robert Probeyahn
Tawna Pruitt
Roderick Pullen
Ilir Qesati
Carl Rach
Robert Reason
Jeffrey Redd
Irma Reed

Kevin Reed
Aquilaes Reyes
John Rice
Michael Richburg
Edward Rigby
Anthony Rinaldi
Clifton Rineheart
James Roberts
Dana Robinson
Cynthia Root
Scott Roper
Keith Rowe
Kenneth Rowell
Stephen Saghy
James Salyers
Larry Sanders
Raymond Scaraggi
Anthony Schadt
John Schindhelm
Larry Schirmbeck
Lawrence Schmidt
Thomas Schmidt
Donald Schultheis
Brian Schwaab
Douglas Schwaab
Patrick Sellers
Myrna Sexton
Robert Sharp
James Sharpe
David Shirey
John Sieracki, III
Bertina Silver
Gary Sisserman
Matthew Smith
Paul Smith
Terrence Smith
Barbara Smith-Hamilton
Jeffrey Soule
Ronald Spencer
June Spicer
Karen Standfield
Ken Stanley
Michael Stefanowitz
Jeffrey Stelmack
Vincent Stevenson
Michael Steyer
William Stone
Leconte Stover
Laylla Strand
Andre Street
Alexander Swinson
Herbert Swinson
John Szuba, Jr.
Michael Tabor
Phillip Tabron
Shari Taylor-Dorsey
Penny Teal
John Tewey
William Thrush
Berlinda Tucker
Ellwood Uhl
Leak Vanlandingham
James Vaughan

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BENEFICIARY FORM

Please type or clearly print 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: _____

Mail to: P.O. Box 6217, Baltimore, MD 21206

Prepare for the Inevitable

By Bob Haukdal

The boy scout motto is "Be Prepared." Being prepared for application for pension survivor benefits can prevent an unnecessary delay in processing of the benefits. So, below is a list of steps and documents needed to process the claim.

When the retiree passes away, the Baltimore Fire and Police Employees' Pension System (BFPEPS) must be notified. The BFPEPS will then send a letter to the spouse to request the following documents:

- Death certificate
- Birth certificate of spouse
- Marriage certificate
- Social Security Card of the survivor
- Federal and State tax withholding forms
- Voided checking account check for direct deposit
- An email address is not required, but it should be added to aid in timely communication in case additional info is needed.

Of course, the sooner the BFPEPS receives the paperwork the better the likelihood there is not a break of payment. Once received, the paperwork must be processed to enter the survivor into the payroll system which is sent to BNY Mellon to initiate payment. Normally, the paperwork must be received by BFPEPS by the 23rd of the month for the survivor to receive payment on the 15th of the following month.

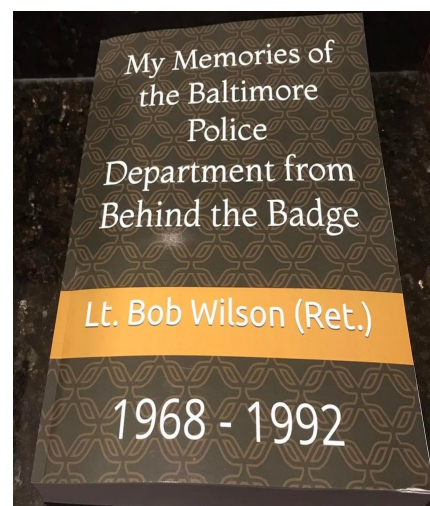
So, to aid the survivor complete the process, it would be helpful you have and know where a copy of your marriage certificate is as well knowing precisely where the survivor's birth certificate and Social Security card are located. To really be prepared, you could email your marriage certificate, your spouse's birth certificate as well as a copy of his/her SS card to the pension system at ContactBCFP@bcfpers.org. Make sure you ask for verification of receipt.

Over the years, your beneficiary may have changed. To ensure the F&P has the name of your current beneficiary, you may call them at 410-497-7929, select option 1 for employee benefits. Then ask for someone to verify your beneficiary. They will ask for your name and SS number to verify your identity.

Thanks to Howard Mossovitz, Deputy Executive Director, BCFPPS for his help with this article.

Five hundred and thirty-five pages of pictures, articles and commentary from BCPD Newsletters.

Contact Bob at: wilsoncpp@comcast.net



MEMORIAL DAY REFLECTIONS AND MEMORIES

On November 11, 1967, I was at a checkpoint between Kontum and Dak To during the battle of Dak To, one where Americans took massive casualties, not knowing if I would live, I did, returning home in September, 1968. A year later, after I finished my military commitment, I returned to Loyola College, now University. Unfortunately, to some students I was an instant pariah. They treated me, because I was a Vietnam veteran, as a violent warmonger beneath contempt. Because I was both working and going to school, I ignored the taunts.

A year later, married and with a son, I went to the evening college at Loyola, only to meet more hostility because by then I was also a Baltimore City police officer. I worked hard and achieved some success, enough to suppress Vietnam. In fact, although the Vietnam Memorial Wall went up in 1982, it took me until Veterans' Day of 1993 to go there. I viewed the names of Jerome Rawlings, Manuel "Sweetpea" Moore, Ray Gee, Mike Osteen and John Eckel, who died when I served with them. I decided that never again would I fail to look for the opportunity to help military and veterans.

In 1997, I got a note from Mike Lawlor asking me if I would be interested in contributing to a Vietnam Memorial on the grounds of the Old Courthouse in Baltimore County. I responded that I would like to do more than that because I was also a Vietnam veteran. Mike asked me where I had been, and as we spoke, we recognized that we had served over there, although in different years, just a few miles from each other in the Central Highlands. Since then, Mike also spearheaded and completed an effort to erect another Memorial at the Courthouse for those who had died in Iraq and Afghanistan recently.

By the time the Baltimore County Vietnam Memorial was dedicated in 1998, things had changed dramatically. No longer was it proper or appropriate to revile veterans, to spit upon them, to cause them to avoid even mentioning their service. No longer was it funny to refer to veterans of Vietnam as drug-crazed baby killers. Instead, some of the same people now thank us for our service. Most veterans respond favorably.

We do not ask the person who thanks us now where they were when we needed them. Indeed, veterans still need them — and us, all of us. So many veterans suffer from PTSD. So many veterans continue to experience the ravages of Agent Orange. With PTSD, finally people are beginning to recognize that experiencing it, the flashbacks, the sleep disturbances, the excessive bouts of anger, the abuse of alcohol and other controlled dangerous substances, the outbursts, the self-destructive behavior, the overwhelming sadness, do not mean that the veteran is insane. Rather, PTSD is a sane reaction to the insanity of war. Nowadays, both official, like the VA, and unofficial veterans' assistance organizations help. So can lawyers who take on cases involving people with PTSD who become adversely involved in the legal apparatus. Some far-sighted and compassionate jurisdictions like Baltimore City — and one would hope that Baltimore County would soon follow suit — have initiated Veterans' Service Courts to enable those who have run afoul of the law partly as a result of having served our country to avoid the scarlet letter of a criminal conviction while getting help and obtaining benefits they earned.

In the past, the Judge Advocate Corps of the Maryland Defense Force provided pro bono services to military members, and they were very successful. In fact, several Baltimore County lawyers, Mike Lawlor, Dennis Cuomo and I, commanded the Corps, consisting of 43 lawyers at one point, and we assisted all manner of military personnel, all for free. At one point, I had the privilege of enabling an active-duty Drill Instructor to regain custody of her little girl. It was clearly the most rewarding experience of my now-long legal career and well worth the several-day trial and appeal, as well as the preparation involved. Unfortunately, times change, and now the Judge Advocate Corps exists effectively in name only. Fortunately, the MSBA has a Veteran's Affairs and Military Law Committee capable of taking up the slack.

There is also the specter, for Vietnam veterans, of Agent Orange. It continues to kill. On May 5, 1968, the day we lost Ray Gee, Mike Osteen and John Eckel, another troop, Mark Crassweller sustained wounds so serious that he had to go to Japan to recover. I never knew what happened to him until I encountered him at a military reunion a while back and found that he had been living in Howard County. Our acquaintanceship quickly evolved into a friendship. But, it did not last that long. One month and one day before Veterans' Day in 2017, I traveled to the Gilchrist Hospice in Columbia to salute my friend one last time. He died on October 11, a month before Memorial Day, a victim of non-Hodgkins lymphoma caused by Agent Orange exposure, like at least four of the other soldiers with whom I served in Nam.

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So far, I am extremely lucky. I had the honor of serving my country. I met extraordinary people in the military. I neither died nor sustained severe wounds. I do not have crippling PTSD. I have no effects of Agent Orange. About 21 years ago, I joined the National Fourth Infantry Division Association, and I serve as its Judge Advocate/Parliamentarian after I found that I had finally come home. Here in Maryland, I joined the Maryland Defense Force and eventually retired as a Colonel after having had the honor of commanding the Judge Advocate Corps while working with superb, selfless and committed lawyers doing immense good. I also joined the Veteran's Affairs and Military Law Committee of the MSBA, for which I was Chair for a year and on whose Board I continue to sit. I also serve as a mentor, which does not, and should not, entail the practice of law, in the City Veterans' Court. I do what I can for vets because they need us.

Veterans need all of us. Lawyers must, as part of our sacred obligation, help people who need, but cannot afford, quality legal services. It's wonderful to thank veterans and active-duty military for their service. This Memorial Day, let's do more. Let's also do our best to help a needy veteran or servicemember. Meanwhile, when you say a prayer, say one for our past and present military. When you light a candle, light one for our past and present military. When you shed a tear, shed one for our past and present military.

This Memorial Day, as I have for 20 years, I will travel to Arlington National Cemetery to check on the wreath I have placed there every year at the 4th Infantry Division Monument on behalf of our Association. I will then go to the Wall to salute my friends. I will pray for those whose names are not on the Wall whom Agent Orange has since killed. I will renew my pledge to continue to honor the oath I took over 40 years ago as a lawyer by helping military and veterans. I will also pray that those who read this article reach out to help a military member, either active or former, as I wish everyone the best on this Veterans Day in the greatest country in the world. GOD BLESS AMERICA.

Michael P. May

Continued from Page 11

William Wagner
 Charles Walker, Jr.
 Michael Wallace
 Jonathan Walter
 Isabella Washington
 Donna Watson
 Jerry Weaver
 Siegfried Weber
 James Weglein
 Robert Wehner
 Samuel Whisky
 William Whitehead
 Andrew Williams

Gary Williams
 L.M. Williams
 Scott Williams
 Sandra Willie-Kracke
 Curtis Willis
 Richard Wills
 Deborah Wilson
 Michael Wilson, Jr.
 John Windle
 Alvin Winkler
 Robert Wise
 Edward Wolf
 Natasha Worrell

Donna Worthy
 Ronald L. Wright
 Alan Yeater
 Sonia Young
 Frank Zapushek
 Michael Zittle



To: F&P Retirees and Beneficiaries
From: Bob Haukdal, Trustee
Re: FY 2021 Comprehensive Annual Financial Report (CAFR)
Date: January 17, 2022

Each December the Baltimore Fire and Police Employees' Pension System publishes the Comprehensive Annual Financial Report (CAFR). The 2021 Fiscal Year CAFR is a 120-page document provides information on the financial status of our fund for the year ending June 30, 2021, stats as to the number of active members who pay into the system, the number of retirees, beneficiaries, the requirements of the different pensions available, and a myriad of other pension related information.

Before I get into the various sections, I want to point out the what I consider the best part. The F&P portfolio ended with a value of \$3,328,831,729, an outstanding gain of 29.3% over the FY2020 value. During this time, our investments netted an income of \$773,849,131, the largest gain ever!

If you are interested in seeing the entire report, you may view it and prior years' issues at the F&P website, <https://www.bcfpers.org/publications/> Once there, click on CAFR, then CAFR 2021.

The CARA includes five sections:

Section One - Introductory

This section contains a letter from our executive director that gives an overview of the F&P, initiatives achieved, some financial information, an organizational chart, a list of the board members as well as providing the names of our legal counsel, actuary, and independent auditor.

A report from the board chairman is also included in this section where he provides key financial information.

Section Two - Financial

You may remember that in 2013 I advised the board voted to hire an outside accounting firm to conduct the annual audit of our pension system to take the place of the City Auditor's Office. As a result, we hired CliftonLarsonAllen LLP which audits a number of pension systems throughout the country. Their report is in this section which basically said the financial position of the fund was reported in accordance with generally accepted account procedures.

This section also contains Management's Discussion and Analysis. Some highlights are:

- The net financial position for FY 2021 increased by \$683.4 million over FY2020 from \$2,646 billion to \$3.329 billion.
- The portfolio performance for the 3-year period was 10.9%,
- FY2021 total employer contributions were \$151.1 million, an increase of \$4,292,653 from FY2020. The city contributed \$150,170,214 and the state \$917,959. The state pays employer contributions for the retirees who were at one time members of our pension system as well as one active BWI firefighter.
- Member contributions increased \$0.3 million to \$30,656,700 due to an increase in the active members' payroll.
- Our net investment income was \$774,159,866.
- There were 3,839 active members paying into our system and 6,360 receiving benefits (4,845 retirees and 1,515 beneficiaries). So, there are 2,521 more people receiving benefits than there are paying into our system. This imbalance causes us to be what is known as a Mature Pension Plan, which is not the best of circumstances.
- This section also provides the provisions of DROP and DROP 2.

Section Three – Investment Section

This section contains our investment objectives and general investment policy as well as our target allocation of investments. It also provides the names of the investment firms that invest our funds as well as some specific investments.

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Section Four – Actuarial Section

Our actuarial firm is Cheiron. Each year they perform an actuarial valuation of our retirement fund. The valuation is used to determine the contributions the city and the state must make every fiscal year. They do this by making various assumptions on our life expectancy, how many will marry and how long the spouses will live, how many members will enter DROP 2, how long active members will remain on the department as well as a number of other assumptions.

This section also provides a summary of plan provisions that explain the requirements necessary to obtain the various types of pensions, i.e., normal service, early retirement, NLOD and LOD disability benefits, NLOD and LOD death benefits and termination of employment.

Also included are the DROP and DROP 2 provisions that range from entering DROP to exiting whether through full completion of service, voluntary withdrawal, LOD or NLOD disability, or worse, dying while in DROP. It also explains the options available when taking DROP benefits upon retirement.

Section Five – Statistical Section

This section provides a number of charts that provide various information over a 10-year period.

The below charts provide info of our pension system that I find of interest and without editorial comment.

FY 2021 Number of F&P Members	
Retirees & Beneficiaries	6,360
Active Members	3,839
Total	10,199

Revenues by Source					
	Investment Income	City Contributions	State Contributions*	Member Contributions	Total
FY 2012	\$80,934,446	\$106,698,213	\$790,190	\$22,866,939	\$211,289,788
FY 2021	\$774,159,866	\$150,170,214	\$917,959	\$31,656,700	\$956,904,739

*The State of Maryland contributes to our fund as members of the BWI Airport police and fire departments were part of our pension system prior to the takeover of the airport by the state. As such, they contribute for the one current active member of the fire department as well as PD and FD retirees.

Expenses by Type					
	Retirement Benefits	DROP Payments	Refunds	Admin. Expenses	Total
FY 2012	\$193,468,019	\$10,816,700	\$1,309,010	\$3,672,958	\$209,266,687
FY 2021	\$248,409,975	\$16,749,254	\$3,444,357	\$4,927,777	\$273,531,363

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Benefit Expenses by Type - Part I					
	Retirees		Death Benefits		
	Duty	Non-Duty	Beneficiaries	Non-Duty	Lump Sum
FY 2012	\$147,421,816	\$13,916,530	\$3,010,331	\$3,269,163	\$385,167
FY 2021	\$199,414,253	\$20,502,773	\$2,631,877	\$3,231,586	\$188,046

Benefit Expenses by Type - Part 2				
Disability Benefits				
	LOD	NLOD	Beneficiaries	Total
FY 2012	\$24,626,399	\$5,192,927	\$6,462,386	\$204,284,719
FY 2021	\$28,144,338	\$4,633,006	\$6,413,349	\$265,159,229

Active Membership by Department					
	Police	Fire	Crossing Guard	Airport Employees	Total
FY 2012	2972	1641	3	8	4,624
FY 2021	2,388	1,449	1	1	3,839
% Decrease	-19.70%	-11.70%	-66.70%	-87.50%	-17.00%

Age & Years of Service of Active Members			
	Average Yrs. of Service	Average Age	Total Active Members
FY 2012	12.73	39.23	4,624
FY2021	14.31	41.38	3,839

Average Salaries for Active Members		
	# of Active Members	Annual Average Pay
FY 2012	4,624	\$61,549
FY 2021	3,839	\$81,919
% +/-	-17%	+33.1%

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Active DROP & DROP 2 Members					
	Police	Fire	Crossing Guard	Airport Fire Department	Total
DROP	35	78	1	1	115
DROP 2 Grandfathered	175	149	0	0	324
DROP 2 Non-Grandfathered	42	26	0	0	68

Total DROP Distributions	
Inception Through FY 2021	
DROP	\$324,732,811
DROP 2	\$65,959,847

In case you are a new member of the BRPBA, as Daryl stated in his opening message, we would like to introduce you to MCVET.

MCVET provides veterans with case managers, benefits, counselors, intake and outreach specialists, housing, training in computer literacy and resume writing, job placement, medication and a recaptured sense of purpose and self-worth they had lost.

Why are we telling you this? Well, in 2018 our Board Secretary, Kathy Conrad, came up with the idea of assisting MCVET once she saw the extraordinary results of the program, to say nothing of the exceptional competence and compassion of its personnel.

She, therefore, urged the BRPBA to make a contribution to the facility for its Thanksgiving dinner and on the Wednesday before the holiday, representatives of the BRPBA went down to MCVET with several hundred dollars' worth of desserts. The following year, Kathy began and oversaw a Clothing Drive after she became aware of the need at MCVET.

Thus began the BRPBA annual Clothing Drive for MCVET. This has been so successful that this year the

Board decided to begin holding a bi-annual clothing drive. We will be collecting gently used or new clothing at both our June Bull Roast and our December Holiday party to benefit MCVET.

We appreciate the outpouring of support we have received in the past and we hope you can continue to support this outstanding organization in the future. The June Bull Roast will be held on the 15th, and the December Holiday Party will be held on the 21st. We will, of course, send out reminders closer to the dates of our two yearly celebrations.



WELCOME TO OUR NEW MEMBERS!

Thomas L. Bolte

Walter Dacuycuy

John Frank

Theodore Frier

Glenn Hester

Amy Middleton

Aaron Robinson

CONTACT INFORMATION:

President: Daryl Buhrman 410-803-2293

1st VP: Richard Nevin 410-876-1027

Website www.brpb.com

Email Address: brpbaoffice@gmail.com

F&P Retirement System 410-497-7929

FOP 410-243-9141

Balto. City Life Insurance 410-396-5830

Health Care Benefits 410-396-5830

Department of Human Resources (DHR) (410) 396-3851

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

NOT RECEIVING EMAILS?

LET US KNOW.

WE HAVE HAD A LOT OF PEOPLE MARK OUR EMAILS AS SPAM, SO WE HAVE HAD TO REMOVE THEM FROM THE MAILING LIST.

The police sent me
a picture of me
speeding. So I sent
them a picture of
a check.
They sent me a picture
of handcuffs :(

WELL PLAYED POLICE. WELL PLAYED.

LoveOfLifeQuotes.com

"I prefer peace, but if trouble must come, let it come in my time so that my children can live in peace." -Unknown

DISTRESS FUND NEWS

MORE CHANCES TO WIN!

Have you ever wondered what your money actually does when you sell a raffle ticket or make a donation to the *Distress Fund*?

Well, let me give you a few examples. In 2019, thirteen members/families were helped by the *Distress Fund*. Some needed help with medical bills, some with medical necessities. Some just needed help with regular bills. One person needed help with burial expenses, and another had a house fire.

In 2020, surprisingly, there were only four distress cases, despite there being a pandemic, but still, we were able to help four people with burial expenses, healthcare expenses, medical equipment, and bills.

In 2021, while still in the throes of the pandemic, there were seven people who applied for help for legal issues, utility bills, medical help, and for 2022, so far, there have been five requests for help.

None of these people would have received any help in their time of great distress... without the *Distress Fund*. And there would be no *Distress Fund*, without you.

If you find yourself in a situation where you need a helping hand, please, call me and request help. Almost all of us have been in a situation at least once in our lives where we needed support. That's what we are here for.

This year's raffle has ***FIVE ADDITIONAL CHANCES TO WIN*** for a total of **35** prizes. The raffle will be mailed the first week of September. As in the past, the prizes are as follows:

NEW THIS YEAR 4 - \$50.00 winners!

19 - \$100.00 winners!

4 - \$200.00 winners!

3 - \$300.00 winners!

NEW THIS YEAR 1 - \$400.00 winner!

4 - \$500.00 winners!

The drawing for the raffle will be held during our Holiday Celebration in December.

Thank you to one and all who participate when you can.
We appreciate it.

Daryl Buhrman
Distress Fund Chairman

Making a donation is the
ultimate sign of
solidarity. Actions speak
louder than words.
Ibrahim Hooper

Thank you to Richard Bloom

And

*Anne Arundel Public Schools Center
of Applied Technology North*

for their donations in honor of

Herbert Hoover.



James Louden (02/28/2022)

Barbara Finkenbinder (02/24/2022) (wife of Ken Finkenbinder)

Mrs. Margaret Kelley 03/14/2022 (mother of John Kelley)

Mrs. Blanche Hedgepeth 04/06/2022 (wife of Billie Hedgepeth)

*"I'll be seeing you In all the old familiar places
That this heart of mine embraces
All day through." ~ Billie Holiday*

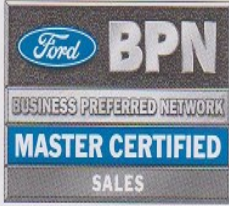


BRPBA FINAL ROLL CALL

- Lavon'de Alston
(02/16/2022)**
- James Barlow, Jr.
(01/13/2022)**
- Calvin Cason
(03/19/2022)**
- William Chaffinch
(12/21/2021)**
- Charles Chilcote
(01/26/2022)**
- Joseph Dunn
(02/13/2022)**
- Bruce Garner
(02/20/2022)**
- Christopher Goldbeck
(01/25/2022)**
- Clyde McWilliams
(04/01/2022)**
- Dennis Ortman
(02/27/2022)**
- Harry Richman
(04/17/2022)**
- Gary Terry
(02/03/2022)**
- David Turrini
(03/04/2022)**
- Phillip Walter
(02/17/2022)**

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NICHOLAS CONSTANTINE

Commercial Accounts Manager

nickconstantine@sheehy.com

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DON'T FORGET THE \$50.00 FINDERS FEE TO ANYONE WHO BRINGS A NEW MEMBER TO OUR MEMBERSHIP.

BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION TAG PROGRAM

As of April, 2022, we have 720 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.brpba.com under Member Information or call
Daryl Buhrman at 410-803-2293.



"A society which chooses war against the police better learn to make peace with its criminals." -Unknown



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***Executive Board Meetings held the second Wednesday of the month and
General Meetings on the third Wednesday (except no General Meeting in
July and August) at Knights of Columbus Gardens, 4301 Klosterman Av-
enue, Perry Hall, MD. Please join us!***