



THE SHIELD



OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

SPRING 2023

PRESIDENT'S MESSAGE *by Daryl Buhrman*

- On February 15, 2023, our guest speaker was Pastor P.M. Smith of Huber Memorial Church, 5700 Loch Raven Blvd. It was a pleasure to listen to him. Pastor Smith is a man who tells it like it is. He stated many times that the Mayor and Police Commissioner should be replaced, and he truly supports police officers and knows that something has to be done in our city. I want to thank our good friend and co-worker, Carolyn Fowler, for putting us in touch with Pastor Smith.
- At our March 15, 2023 general meeting, our membership stepped up and helped our Administrative Secretary, Karen Raffensparger, in her time of need. Karen is facing a serious health issue (see article further in newsletter). Thank you to all who donated, it was appreciated by all.
- The City of Baltimore is a crime ridden, neglected and dirty city, even though the police department claims crime is down (see chart below). Our leaders should be ashamed of themselves. They are allocating Fifteen million dollars to the Clean Core Movement, when they could have hired more Department of Public Works employees to clean up the city. What a disappointment city leadership is.
- As to the crime in Baltimore, the Police Commissioner does not support his police officers; he does not have their back. There have been instances where some officers have a Trial Board and receive two weeks no pay, but he overrides that and fires them. No wonder they are low on recruitment and retention.

I feel so sorry for our officers, and I feel sorry for anyone who lives and/or works in the city. How many families have sent their family members off to work or school and they have not come home? How many mothers have buried their children? I cannot imagine burying my child. On March 23, 2023, eleven people

were shot, with one dead. This could have been eleven more homicides if the bad guys were better shots; thankfully they were not. The folks in charge of Baltimore City claim they care, but I, for one, do not believe it. But we retirees care. It was OUR city. We served and protected it. Our pension comes from that city.

Mr. Ivan Bates, the newly elected State's Attorney for Baltimore City, wants to make Baltimore safer for everyone. He traveled to Annapolis with the hope of getting more tools in his toolbox (stronger laws – guns don't kill people, people kill people). But the lawmakers in Annapolis are mostly lawyers and if they make harsher and longer sentences, then their buddies (other lawyers) can't make money. If the bad guy is on the street, he can be a repeat offender and make the lawyers money. Even if lawmakers make tougher gun laws, the people will not be any safer until there are consequences for lawbreakers.

- Update: From March 23rd to March 27th, twenty-one people were shot, leaving seven dead. That is an average of one shot every six hours. This must stop, but how? If you live, work or travel through Baltimore, be careful and stay safe. Fox News reported on March 28, 2023, that there is one armed carjacking a day in Baltimore. The powers that be will not let police chase them or follow them. They are enabling criminals to do what they want. This is why crime is out of control, despite what they report.
- For the retirees and Senate Bill SB1 in Maryland; carrying a handgun in Maryland. Annapolis is trying to pass a bill whereby a handgun permit will be useless anywhere in Maryland; however, retired officers in good standing with a Maryland handgun permit are exempt from this law.

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

Daryl Buhrman, Sr.
President
Chairman, Distress Fund

Michael May, Esq.
1st Vice President

Patrick Youells
2nd Vice President

Kathy Conrad
Executive Secretary

Daniel Miller
Treasurer

Ellis S. Baldwin
Sergeant-at-Arms

Trustees

Charles F. Brawner
Barry Powell
Kenneth Dickstein

Board of Governors

Robert Haukdal
Daniel Fickus
Tom Tumminello

Pension Board Trustee
Robert Haukdal

Past President
Nick Caprinolo



Prepare for the Inevitable

Bob Haukdal
F&P Trustee

Updated 4/9/23

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 City Fire and Police Employees' Retirement System (F&P) must be notified. The F&P 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 surviving spouse
- Federal and State tax withholding forms (provided by F&P)
- Direct Deposit form (provided by F&P)
- Voided check for direct deposit to checking account. If is to be deposited into a savings account, then provide a document from the bank verifying your account ownership.
- An email address.

Of course, the sooner the F&P 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 F&P by the 20th 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 that 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, F&P for his help with this article.

"I don't have to draw a line in the sand. I already have one. It's thin. It's blue. It's mine and if you cross it, I will protect it." Anonymous

In August of this year, I will have been the Administrative Secretary (as opposed to Kathy Conrad who is the Executive Secretary) of the Baltimore Retired Police Benevolent Association for seventeen years. I'm praying I make it to that point, but on February 25th of this year I was diagnosed with cancer. I know that there are quite a few of you who have fought a cancer battle already or are currently, so I know you can relate to the fear, and fight; the hope, and hopelessness; the pain, and relief; and the desire to grasp every moment of the life you have left.

If it should turn out that I do not make it, I want to thank the BRPBA for all I have experienced. I have met some incredible people, and even a few people I'd rather forget, but then again, isn't that just the way life is?

I was honored to work for the BRPBA. I have always held a deep respect for police officers and vowed that I would do everything this aged body could do to protect any officer in danger. That probably sounds stupid to you, but I can't help it. Over my almost seventeen years I have watched a drastic change in how the country (and the world) view law enforcement as a whole and it sickens me and makes me even more determined to defend all of you.

As you know quite well, police officers have pretty much always had their haters, especially those with criminal records or those who want to defend loved ones with criminal records, but nothing compares to what has happened in our country since the 20'teens.

I know that not every officer is perfect, but I dare anyone to find me a perfect person anywhere in this world. Ya'll are perfect in my mind.

However, I digress. I'm going to do all I can to fight this dreaded disease, but it's a butt-kicker. And I hope I can continue serving you for years to come. If not, I know you will be in good hands with Kathy.

If I do make it, and medical bill debt doesn't drown us, I think I may take my first vacation in thirty years. Maybe go spend a couple days down the ocean after the season ends and prices are cheaper. Who knows. But I do know my husband will surely be deserving of a few days of rest. He's been an angel so far in this journey.

A special thank you to the members who donated money to me during the March General Meeting. That money has gone a long way towards helping with food, travel, gas, and clothes (not the way I wanted to lose weight!).

You are special to me. Much love to all of you.

Karen Raffensparger

FREE AD!!

VINCENT STEVENSON
Owner/Operator
VZA
Tags & Title
(443) 438-3183

218 E. LEXINGTON STREET, SUITE 302
BALTIMORE, MD 21202

WANT TO SEE YOUR FREE AD IN THE NEXT NEWSLETTER? CONTACT US AT BRPBAOFFICE@GMAIL.COM

Don't forget your Delta Dental information. Your Group # is 17790. Your contact is Melissa.Pope@NFP.com.

Newsletter

April 2023

COMMENTS ON THE 2023 TAX SEASON

For me, the just finished(?) 2023 tax season was unusual, to say the least. I had the opportunity to take a Disney Cruise in the first week of April, with my wife, daughter & son-in-law, and 2 granddaughters. That is not the ideal way to “end” tax season, but at my age (74) I decided to go anyway. And I had a GREAT time. Thank you to all of my clients for your support and cooperation in getting your tax information to me early enough for me to get your tax returns completed before the filing deadline.



But that is only half the story. I started tax season by spending 5 days in the beginning of February in the hospital with a pulmonary embolism. THAT was not part of my plan! (I am happy to report that the doctors at St. Joseph Hospital did a great job, and now everything is under control.)

In between the beginning of February and the beginning of April, I completed 107 tax returns. Whew!

WHERE'S MY REFUND?



What should you do if you've been waiting for your federal refund? If you have been waiting for your refund for several months, you can check on its status by going on-line to www.irs.gov, and then clicking on [Where's my refund?]. Answer a few questions, and you should see the status.

But if you have been waiting a year or more, and checking “Where's my refund” does not give you a satisfactory answer, you need to go a step further. You need to call your Congressman.

Your Congressman's contact information is easy enough to find on-line. Call the number, and a staff member will answer. Explain your issue, and they will connect you with another staff member who deals with this same problem on a regular basis. Several of my clients have done this, and it really works – they got their federal refunds promptly. But only call your Congressman as a last resort.

REMINDER: REQUIRED MINIMUM DISTRIBUTIONS

The 2022 Secure Act increased the RMD age to age 73 in 2023, and to age 75 in 2033. This applies to all tax deferred plans, such as Traditional IRAs (but not Roth IRAs), 401(k) plans, 403(b) plans, etc.

So if you turn 73 this year, you must take an RMD this year, and every year thereafter. If you turn 73 in 2024, you must start taking your RMD next year.



WHEN SHOULD YOU START TAKING YOUR SOCIAL SECURITY?

You can start taking your benefits as early as age 62, or wait as late as age 70 – or anytime in between. If you start taking Social Security payments at your Full Retirement Age, you will get 100% of the benefits to which you are entitled. If you start taking your benefits before your Full Retirement Age, you will get reduced benefits. (If you claim early at 62, there's up to a 30% reduction in your monthly benefit.) If you wait past your Full Retirement Age, every year you delay beyond your full retirement age (up to age 70), you will get approximately an 8% increase in your benefits. So what should you do?

Since many people are living longer, there is a good argument to wait. The extra money every month could come in handy for a variety of reasons, such as helping to pay for health-care expenses not covered by Medicare, such as long-term-care assistance.

But there are valid reasons to take your benefits early, too. Maybe you can't afford to wait until you are 70. Perhaps you've run the numbers and figured collecting early means more money in your pocket now to do things you may not be able to do in your 70s or 80s.



You need to evaluate your personal situation – health status, financial status, and lifestyle, and then determine what is appropriate for you. Note: You even could come to different decisions for you and your spouse.

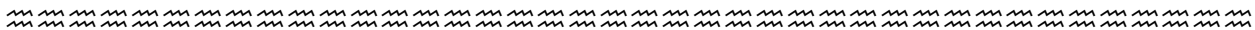
WHAT DAY OF THE MONTH SHOULD YOUR SOCIAL SECURITY PAYMENT ARRIVE?

Unlike your pension checks, Social Security payments are not paid to all recipients on the same day every month. Payments are staggered based on the day of the month on which you were born. The general rule is that you should expect your Social Security payment to be deposited:

APRIL 2023						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
25	26	27	28	29	30	1
2	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

- On the second Wednesday of each month if you were born on the 1st through the 10th day of the month
- On the third Wednesday of each month if you were born between the 11th and 20th day of the month
- On the fourth Wednesday if you were born between the 21st and the 31st day of the month.

For example: My wife was born on the 5th day of May, and she gets her Social Security payment on the second Wednesday. I was born on the 19th of February, and I get my Social Security payment on the third Wednesday. (Note: Sometimes we do get the payments a few days early, but that is not the plan.)



The Disney *Fantasy*,
Our cruise ship.



It ended too soon. :^(

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.

POLICE ASSASSINATIONS ROUGHLY 53 YEARS AGO

On April 24, 1970, Central District partners, Donald Sager and Stanley Sierakowski, who normally worked the same car together, were sent out in separate cars to provide citizens more coverage. It turned out to be their last night together, and Donald Sager's last night on earth. They were shot numerous times by Black Panthers who felt that killing police constituted a legitimate form of protest. Sadly, there are people in our society today who embrace the same philosophy.

Shortly after 9:00 PM, the partners responded to a domestic complaint at 1212 Myrtle Ave. Officer Sager, a 12-year veteran, got the call initially, but Officer Sierakowski, an Officer for 17 years at that point, arrived first. They spent about 10 minutes there and returned to Sager's car. Then there was a call about a family disturbance in the nearby 900 block of Argyle Avenue, and they both went to it in Sager's car. They took that complaint, and then they returned to Myrtle Avenue, parking right in front of 1201 Myrtle Avenue near its intersection of Dolphin Street. Sager remained in the driver's seat while Sierakowski sat on the passenger side. While they wrote their reports, they were interrupted by the woman who had earlier made the domestic complaint. Seeing nothing, they got back into the car to finish writing their reports.

At this point Sierakowski saw at least 3 males moving around a little. They seemed to him to be "joking around." About 2 minutes later, the lady who had made the original complaint tried to get the officers' attention. As he began to get out of the car Sierakowski heard a "volley of shots." He saw the "fire coming out of the gun." Shot 6 times, he survived. While he was lying, grievously wounded, in the gutter, one of the shooters stole his watch and attempted, unsuccessfully, to steal his gun. He finally managed to get to the microphone to call for help. He saw that Sager was bleeding from the nose and mouth. He was gurgling and unable to speak. He was still alive then, but he was pronounced dead on arrival at Provident Hospital.

Officers Roger Nolan and James Welsh, assigned to Tactical in plainclothes, were patrolling the nearby area of North and Pennsylvania Avenues. At about 9:55 PM, they responded to the distress call for Don Sager and Stan Sierakowski. When they got to the intersection of Myrtle and Fremont, they saw 2 males walking hurriedly. Nolan and Welsh stopped them on Smithson Street and put them in the car. They then continued on to the location of the crime. When they got to the intersection of Fremont Avenue and Mosher Street, they saw a male walking north rather hurriedly. When Nolan identified himself and attempted to speak to the individual, he ran off. Eventually, the individual attempted to shoot Officer Nolan, who returned fire. Unfortunately, he escaped. Two days later, however Nolan, who was familiar with the area and with its residents, positively identified Marshall Eddie Conway, a committed Black Panther, from a photographic array, an ID made even stronger not only by his familiarity with the area and people but also by his having had over 3 minutes to observe him during the initial encounter. As was detailed in *Conway v. State*, 15 Md. A pp. 198, 289 A.2d 962 (1972) the evidence was clearly sufficient to withstand any attack on the jury's verdict, which resulted in a sentence of life imprisonment, plus 15 years. Indeed, the evidence was not merely adequate; it was overwhelming.

Naturally, Conway, insisted he was a political prisoner, and he received vehement support from certain politicians, including Baltimore City Councilman Robert Curran, who went on record in support of a Baltimore City Council Resolution in 2011 urging freedom for Conway. In very short order, I wrote Mr. Curran setting forth the massive evidence against Conway. When I did not receive any answer, I called Mr. Curran's City Council office and spoke to a loudly defiant secretary who refused even to have Mr. Curran return my call, much less address the substance of my letter. When I responded by thanking her and informing her that I would publicize the letter and her reaction, Mr. Curran somehow managed to call me. I explained the situation, and he said that he had made a mistake which he promised to correct. I foolishly took him at his word because the next time the Resolution came forward for a vote, Mr. Curran absented himself from the Council chamber and did not vote at all. Of course, we no longer have Robert Curran as a member of the City Council. Ryan Dorsey replaced him.

Three years after the Resolution debacle, Conway was freed from prison as a result of the notorious Unger decision finding flaws in jury instructions given when he was tried. He died a free man in California in 2023. Meanwhile, Officer Sager's son, 7 years old at the time Don was murdered, never got to know his dad. Yet some politicians consider all police their enemy. May God help us all.

Michael May

"I've missed more than 9,000 shots in my career. I've lost almost 300 games. Twenty-six times I've been trusted to make the game-winning shot and missed. I've failed over and over again in my life. And that is why I succeed." —Michael Jordan

Life with a New Puppy

Over three years ago we lost our 13-year-old German Shepherd "Boo". She had been a mainstay in our home and been through a number of life events with us. She was with us after the house fire that displaced us for four months. We were allowed to keep her in the hotel rooms the entire time.

Well, the kids grew up and moved out, got married and started their lives. We still had Boo.

Then that day came that any pet owner hates. The little puppy you brought home passes away. Needless to say her passing left a big hold in our lives.

Time passed and I figured it was time to get a new puppy. I wanted one more German Shepherd.

We found a lady that was selling pups and the parents were on site. We drove up and looked at them. The one I wanted the owners to keep. So, I watched the other pups to get a read on the pups as individuals. How they react to each other. As I watched the pups I saw a male jump a female sibling. The female turned the tables on her brother very quickly. I told my wife I want her. She is sassy. A puppy with an edge.

I had no idea how right I was.

We brought her home and noticed that for a female her paws were good size. We named her Shenandoah. I have always loved the name and the river near Harpers Ferry West Virginia. The name fits. Like the river this pup can be calm like the river or suddenly become very active like the rapids.

There was one small detail I forgot about. It had been 16 years since we had a puppy. This little detail hit me like an old fashion wood shampoo.

The one thing a puppy do is when they have to go to the bathroom they go. They go wherever they are. The housebreaking has been a lot longer than I remember. Then again, the memory of these times are sometimes muddled when there has been a long duration since the last puppy. However, things have improved on that front.

Puppies also like to chew. To them the world is their Milk Bone. Things like shoes, socks, papers, furniture and anything else they can clip is fair game. To them the game is afoot once you discover that the little devil pup has something that you need, and she wants to play keep away. Oh, how the fun never seems to end. Then one day something happens to let you know this puppy cares about you.

A few weeks ago, I was out in the yard at night. It had rained and I was out with the pup for her final nature call for the night. As I was walking back to the house, I stepped into a hole that I had caused a few days before. I tried to swing my right leg around to compensate for this misstep and I slipped and landed on my back in the mud. Shenandoah ran over to me crying and tried to push me up. She then came over and did what older dogs do when someone is hurt, she began to reassure me all would be ok by giving me the puppy kisses. She then grabbed the sleeve of my coat and tried to place her head under my arm. To me, it was as if she was trying to help me up. I knew that no matter the troubles that this little one has caused she was already showing the trait of loyalty that dogs have for their family.

Shenandoah will be just fine.

Patrick Youells

IF YOU DO NOT HAVE A BENEFICIARY FORM ON FILE AT THE TIME OF YOUR DEATH, YOUR FAMILY WILL NOT RECEIVE YOUR DEATH BENEFIT OF UP TO \$1250.00!!! EMAIL US AT BRPBAOFFICE@GMAIL.COM FOR A FORM.

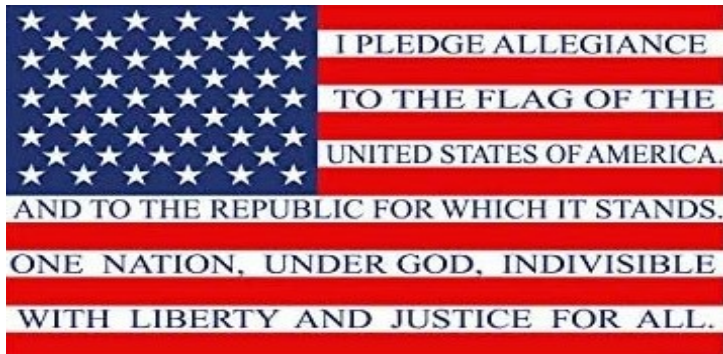
WELCOME TO OUR NEW MEMBERS!
As of 4/20/2023

Michael Burkett
Ellison James
James Moynihan
Richard Piel
Donald Slimmer

CONTACT INFORMATION:

President: Daryl Buhrman 410-803-2293
1st VP: Michael May, Esq. 443-992-2602
Website www.brpbacom
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

Total Line of Duty Deaths in 2022: 245

9/11 related illness	10
Accidental	1
Aircraft accident	6
Animal related	2
Automobile crash	32
COVID19	81
Duty related illness	7
Fire	1
Gunfire	60
Gunfire (Inadvertent)	4
Heart attack	13
Heatstroke	2
Motorcycle crash	3
Struck by vehicle	4
Training accident	1
Vehicle pursuit	4
Vehicular assault	14

DISTRESS FUND NEWS

The BRPBA is a small group, just a little over 2,000 strong. But our membership is a group of people with big hearts. Why? Because they've seen it all. They've seen the highest of the highs, and the lowest of the lows; the worst of humanity. They've seen what life can do to a person; physically, mentally, spiritually, and financially. It's because of people like you, the people with big hearts, that our raffle each year has always been so important, and usually quite successful. There have been good years, and there have been lean years, especially during the pandemic, but the money we collected, no matter how large or how small, has always gone to help our members and widows in need. That's all we can hope for; to help others.

The 2023 Raffle will be mailed in early September. Tickets will be sold up until the time of the drawing at the December 20th Holiday gathering. As we stated, the money collected from the purchase of tickets and donations is solely dedicated to our members and widows in need.

Our raffle has **35 chances to win**, and prizes are as follows:

- 4 \$50.00 winners
- 19 \$100.00 winners
- 4 \$200.00 winners,
- 3 \$300.00 winners
- 1 \$400.00 winner
- 4 \$500.00 winners.

Best of luck, we hope you win a prize.

Daryl Buhrman
Distress Fund Chairman

BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION TAG PROGRAM

As of April 2023, we have 733 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.





Lt. John Ferinde (04/02/2023)

Michael McNally (from Central) 03/06/2023

"Those we have held in our arms for a little while, we hold in our hearts forever." – Unknown.



BRPBA FINAL ROLL CALL

As of 4/20/2023

Donald L. Barnes (03/15/2023)

John T. Brown (03/15/2023)

Francis "Ed" Fisher (02/05/2023)

Robert Godwin (01/15/2023)

Carl Herget, Jr. (01/31/2023)

Paul Hoffman (12/02/2022)

Vincent Moulter (11/25/2022)

Harold Nixon (02/22/2023)

Roger Nolan (02/03/2023)

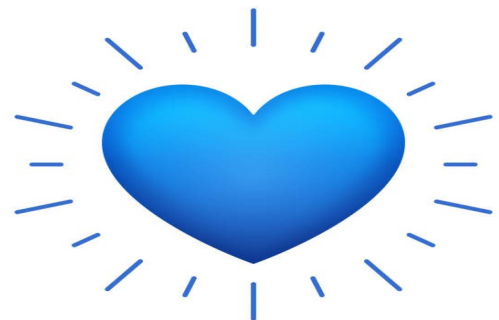
Donald Schultheis (03/26/2023)

Anthony Sergi (04/14/2023)

Edward Shanahan (11/12/2022)

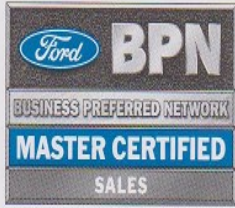
Thomas Tomsho (03/28/2023)

Louis Wright (01/09/2023)



R
E
S
T
I
N
P
E
A
C
E





NICHOLAS CONSTANTINE
Commercial Accounts Manager

nickconstantine@sheehy.com

Sheehy Ford Lincoln of Gaithersburg (410) 365-3904 phone
901 N Frederick Ave (301) 258-1015 main
Gaithersburg, MD 20879



NICK CONSTANTINE
COMMERCIAL SALES MANAGER
901 N. Frederick Ave.
Gaithersburg, MD 20879


MAIN: (301) 258-1015
FAX: (301) 258-8244
CELL: (410) 365-3904
nickconstantine@sheehy.com

THESE ARE OUR MEMBERS!! PLEASE SUPPORT THEIR BUSINESSES BY GIVING THEM A CALL



FREE ESTIMATES
Carpet Cops, Inc.
*We'll Serve Your Flooring Needs
And Protect Your Wallet*

TIM BRIETENBACK
CARPET•HARDWOOD•LAMINATE
VINYL•TILE•HARDWOOD REFINISHING
LUXURY VINYL PLANK
COMMERCIAL RESIDENTIAL
Showroom on Wheels
410-812-4804 ★ carpetcops@aol.com



Peggy Muller
REALTOR, ABR
Licensed in DE and MD
Cell: 302-542-1941
pegmullen50@gmail.com

kw
KELLERWILLIAMS
REALTY

Keller Williams Realty of Delmarva
Bethany Beach, DE 19930
39682 Sunrise Court
Office: 302-360-0300



Lisa Fuller
CIC, CISR
410-914-5467
438 S Main St Bel Air MD 21014
Lisa.Fuller@InsureWithFuller.com
Representing
www.InsureWithFuller.com
www.AAGInsurance.com

*Two Great Agencies to
serve your needs*

Dispatch - Can you
repeat the plate?
Cop -



Place your business card here!!
Email us at
BRPBAOffice@gmail.com for
more info.



**Baltimore Retired
Police Benevolent
Association
Box 6217
Baltimore, MD 21206**

FIRST CLASS
PRESORT
U. S. POSTAGE
PAID
BALTIMORE MD
PERMIT NO.
5415

Return Service
Requested

***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
Avenue, Perry Hall, MD. Please join us!***