



THE SHIELD



OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

SUMMER 2023

PRESIDENT'S MESSAGE *by Daryl Buhrman*

We hope that everyone has had a safe and healthy summer so far. I know that that is not possible for the many who have endured hardships this summer, but we do hope things are looking up for you.

- ◆ Karen (Rader) Raffensparger is home and doing fairly well. Recovering from major surgery is never easy for anyone. At least our prayers worked. And we thank all of you who said a prayer or two.
- ◆ In the Baltimore Sunpaper on June 28, 2023, bottom of page 15, Mr. Michael Harrison, former Baltimore Police Commissioner wrote about what he did for/to the Baltimore City Police Department. It should have started by saying "Once upon a time in a far away place". In the writeup, he used "I" over 25 times.

Mr. Harrison, with the help from DOJ and the Consent Decree, has helped BPD go from first to worst place. Baltimore City has become a very unsafe place for the folks that live, work and go to school there, and tourist visits are way down. Harbor Place is a shell of what it used to be. Mr. Harrison is why the BPD is about 600 officers short.

They spent on "Safe Streets" and "Monse", over 20 million dollars. Just imagine what could have been accomplished if that money had been spent on the Police Department. Even if a portion of the money had gone to our police officers by way of higher pay and benefits, we may have retained more officers and maybe even hired more qualified officers. The Mayor stated that the "Monse is saving lives each and every day". My opinion: Without Monse and Safe Streets, Baltimore City would be worse than the wild, wild, west

(sarcasm). The Mayor called the Monse and Safe Streets the Flagship. I call it more like the Titanic.

- ◆ Speaking about people who are reckless with the truth: The Governor promised us retired First Responders that we would not be taxed on Maryland's Pension (income tax). This did not happen. It was just a way for him to get votes.
- ◆ Also, the Maryland lawmakers are trying to make it tougher for good people to carry (Senate Bill 1), but they are doing nothing to stop the criminals who want to hurt us. When did we stop holding bad guys and girls accountable for their actions?
- ◆ Please Note: The BRPBA does have benefits and other important information for you. If you are planning to move, please let us know the change in address and phone number. We have quite a list of members who we have lost all contact with. They are still paying dues. If something should happen to them, we would have no way of sending their beneficiary money. If something important arises that we need to contact all of our members, we would have no way of reaching some of them. It is important.... Please keep us up to date on all changes! Unfortunately, we do not have a crystal ball.
- ◆ Finally, we wish Richard Worley the best, and hope he is appointed Police Commissioner. We do not need any more outsiders with no knowledge of our city to be in charge of our city. Richard Worley is home grown and knows Baltimore well.

**BALTIMORE RETIRED
POLICE BENEVOLENT
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Baltimore, MD 21206**

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Reminders:

1) Be sure to get your retiree Healthcare in order months before you or your partner retires. Decide whose coverage is best or decide to go with separate coverage. The City's Active and RETIREE open enrollment books are at:

<https://humanresources.baltimorecity.gov/benefits-enrollment-cy-2023>

2) Be sure to enroll for Medicare during the Initial Enrollment Period which is three months before and three months after you turn 65.

Even if you are working with health insurance or on your spouses active plan, failure to enroll can and most likely will have long term penalties.

<https://www.medicare.gov/basics/costs/medicare-costs/avoid-penalties>

3) The City scheduled the first HIC meeting for this past June. I have spoken with all the retiree chapters and it was agreed that I should continue to represent the retirees.

4) During open enrollment I had a series of conversations that lead me to believe the LIS (Low Income Subsidy) was not being implemented for our low income retirees. This is specifically related to Aetna MAPD.

Because of how the MAPD plan was implemented by the City there was no language to clarify who was responsible for either refunding the subsidy or reducing the deduction in the amount of the subsidy from the pension check.

At my request, our Healthcare Consultant took the ball and got the City and Aetna to settle this complaint. The nearly 300 low income pensioners will be receiving a refund totally nearly \$324K for CYs 2021, 2022, and 2023 to date. The refunds will continue for those eligible. Those eligible will be receiving letters in the mail.

While does not impact very many in your retiree groups, it may impact some of the long term retirees who's pensions were lower to begin with.

Pamela K. Shaw

To all F&P Pension System Members:

Just a quick note to advise the City made its Fiscal Year 2024 contribution to our pension system on time on July 3, 2023. The obligation, set by our actuaries, was \$155,054,903 and was received in full. That is \$1,075,107 more than last year.

Bob Haukdal

F&P Trustee

Nothing is eternal in this world, not even our problems.

*Charlie Chaplin

Thank you. I don't know how to say it any better than just to say thank you. Your donations, your best wishes, and your prayers helped me get through the hardest battle of my life. I thought childbirth, divorce, and losing family members was hard. Ha, ha. This has been tough. But in those moments where I just wanted to give up, I thought of all the people praying for me, and pulling for me, and it gave me strength to keep going.

In case you were wondering. I had an esophagectomy on July 28th due to cancer. This surgery involves removing one third of your stomach and one third of your esophagus and joining them together. I thought they would just cut open my upper stomach and remove it. Boy was I in for a surprise. It seems that the esophagus is actually in your back. So not only did I get an incision in the front of my body, but I got a big C shaped incision across my back. Top that off with chest tubes and a throat tube, it was yuck.

My recovery has been slow. Lots of ups and downs, but fortunately I am having more ups than downs lately. I can't wait to be able to eat again. Liquid diets suck!!

Again, I thank each and every one of you who thought of me and supported me. You have no idea how much that meant to me.

Karen Raffensparger

Beware of Check Washing

A popular scam is making the rounds to add to the list of people trying to rip you off: Check Washing. How it works is a thief will steal your mail out of your mailbox and using common household chemicals the handwritten ink already on the check is dissolved which is called washing the check. Blue ink is especially easy to remove but the imprinted check ink will remain intact. Then the check is rewritten with a higher amount, addressed to a new payee and either cashed or deposited into the thief's account using a fake identity. Check washing is now the second most common consumer fraud. The estimated loss in 2022 was over 815 million dollars.

The problem is that most mailboxes are not secure, and most don't have locks on them, so they are an easy target for theft. It can happen on receiving the mail as you do every day at the mailbox or in some areas if you leave mail to be picked up by the postal carrier. The thieves look for likely mail that will have a check in the envelope to steal.

How can you protect yourself from this fraud? There are several suggestions. While some people don't like paying bills electronically, no paper check being created is one suggestion. If you are sending mail out, take it to the post office and put it in the lobby drop box instead of leaving it in your mailbox for the carrier to pick up. Crooks have also fished mail out of post office boxes posted outside of a local post office. Get your mail out of the mailbox as soon as possible after delivery to keep the thieves at bay. If you have online access to your bank accounts, closely monitor the activity to make sure no unusual checks have been processed in your account. Monitor checks you have written but never arrive at their destination. Shred or destroy cancelled checks and don't throw them in the trash. If you are going on vacation have the post office hold your mail until you return. Also recommended is writing a check with a black ink gel pen which is less susceptible to the chemicals used in check washing. The ink from black gel pens gets imbedded in the fibers of the check and makes washing very difficult.

You can't completely prevent this from happening, but you can certainly do a lot to help reduce the opportunity to steal from you. If you are a victim of check washing report it to your bank as soon as possible and contact your local postal inspector's office. Usually, banks will put the stolen money back in your account if reported within thirty days.

Dan Miller

Your time is limited, so don't waste it by dwelling on mistakes in the

Newsletter

July 2023

FEDERAL TAX BRACKETS

Federal tax rates are such that higher income taxpayers pay a higher tax rate than lower income taxpayers. The tax rates (tax brackets) for 2023 are shown below.

Tax Rate	For Single Filers	For Married Taxpayers Filing Joint Returns	For Heads of Households
10%	\$0 to \$11,000	\$0 to \$22,000	\$0 to \$15,700
12%	\$11,000 to \$44,725	\$22,000 to \$89,450	\$15,700 to \$59,850
22%	\$44,725 to \$95,375	\$89,450 to \$190,750	\$59,850 to \$95,350
24%	\$95,375 to \$182,100	\$190,750 to \$364,200	\$95,350 to \$182,100
32%	\$182,100 to \$231,250	\$364,200 to \$462,500	\$182,100 to \$231,250
35%	\$231,250 to \$578,125	\$462,500 to \$693,750	\$231,250 to \$578,100
37%	\$578,125 or more	\$693,750 or more	\$578,100 or more

It is a common misconception that all of the income of taxpayers in a certain tax bracket is subject to that tax bracket's specific tax rate. For example, many people think that if they are in the 22% tax bracket, all of their income is subject to the 22% tax rate. That is not the case.

So what does it mean to be in the 22% tax bracket? Let me give you an example to help clarify. If a person is single and has taxable income of \$50,000, that person is in the 22% tax bracket. (See row 3, column 2 above.)

- ⇒ The first \$11,000 of taxable income is taxed at 10%.
- ⇒ The amount above \$11,000 but below \$44,725 is taxed at 12%.
- ⇒ Only the amount above \$44,725 (in this example, \$5,275) is taxed at 22%, not the entire \$50,000.

Is it bad to be in a higher tax bracket? Definitely not! Being in a higher tax bracket just means that you have higher income, and that some of your income will be taxed at a higher rate. (Personally, I'd LOVE to be in the 37% tax bracket – That would mean we had over \$693,750 of income!)

THE MARYLAND “KEEP OUR HEROES HOME ACT”

For 2022 and prior years, Maryland has exempted up to \$15,000 military retirement income for Maryland residents who are 55 and older, and \$5,000 for retirees who are younger than 55.

On July 1, 2023 Governor Moore signed the Keep Our Heroes Home Act, which increases the exemption for military retirement income to up to \$20,000 for Maryland residents who are 55 and older, and to up to \$12,500 for retirees who are younger than 55. This law is effective for all of 2023.

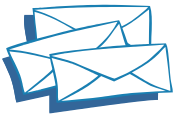


Please note that this law applies only to veterans receiving military pensions. This law does not apply to veterans who were in the military but who did not stay in the service long enough to retire. (In other words, those who are considered veterans but are now receiving pensions from private companies are not eligible for this tax break.)

Also note that it is unclear at this time what affect this new law will have on the general “pension exclusion” for all pensioners age 65 or over.

POSTAL RATE INCREASE

Effective July 9, 2023, postage rates increased as follows:



- A 1-ounce letter increased from 63 cents to 66 cents;
- Forever Stamps increased from 63 cents to 66 cents;
- Additional ounce rate for Letters and Flats remains 24 cents;
- Domestic postcards increased from 48 cents to 51 cents.

The Postal Regulatory Commission has said that it expects postage rates to continue to increase every 6 months for the foreseeable future.

STUDENT LOAN INTEREST

The three-year pause on student loan payments is scheduled to end this summer (although Congress could still act to again pause or forgive student loan payments). If you make student loan payments, you can take a tax deduction for the interest paid on qualified student loans, even if you do not itemized deductions.



A qualified student loan is a loan you took out to pay qualified higher education expenses that were:

- For you, your spouse, or a person who was your dependent when you took out the loan;
- For education provided during an academic period for an eligible student.

For the 2023 tax year, the amount of your student loan interest deduction is gradually reduced or phased out if your modified adjusted gross income is between \$75,000 and \$90,000 for single taxpayer or between \$155,000 and \$185,000 for those who file married and jointly.

Note: The maximum deduction is \$2,500 per year.

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.

Solutions to the Tragedy of Baltimore's Violence Problem

I grew up in a working-class neighborhood in Baltimore. It was clean with good schools and relatively low crime. As a child, I was able to travel miles through adjacent neighborhoods on my bike without incident. Beginning at age 9, I hopped on a streetcar on my own to visit my meat cutter father at Baltimore's famous Lexington Market, a trip of 10 miles. Fear of crime was minimal.

It all ended when a next-door neighbor screamed for help while being robbed. My father ran to his assistance and had a gun pointed at his head. He stood on our front porch roof and pointed out the assailants as police arrived. Within a month, he told us that we were moving to a rural area of Baltimore County.

After a progression from being a cop to going to college to being the senior specialist for crime prevention for the U.S. Department of Justice's National Criminal Justice Reference Service, and then becoming the director of informational services for the National Crime Prevention Council, I became the director of public information for the Maryland Department of Public Safety for 14 years and was inserted into the crime discussion in Baltimore hundreds of times.

Crime and Cops

With a population of around 600,000, Baltimore ranked second in the country for homicide per capita in 2021. The murder rate in Baltimore is 58.27 per 100,000.

Baltimore Police officials have reported the department is down 455 sworn officers. In 2022, the department hired 103 new officers; however, 277 sworn officers left the department. Baltimore residents are complaining of a lack of a police presence. I'm told that hundreds of additional cops are contemplating leaving over a lack of support from residents and officials.

Critics

It takes a certain amount of audacity to make observations and suggestions about urban crime and violence. Criminologists will correctly tell you that there is no consensus as to urban crime, why it increases, and what we can do. There is little from the researchers at the U.S. Department of Justice as to a specific game plan. What I suggest will create strong disagreements and criticism. Regardless, there needs to be a strategy and a list of considerations. There needs to be a starting point that the U.S. Department of Justice is unwilling to provide.

Progressive Pundits and Commentators Will Say That Baltimore:

- Must address its social problems and income inequities through good schools, meaningful jobs, drug treatment and social services.
- Should embrace common-sense gun control.
- Must emphasize moderation as to the justice system. The city cannot arrest itself out of its crime problems. Incarceration simply exasperates social inequity.
- Needs prosecutors more in line with alternatives than harsh prosecutions and incarceration.
- Must back off of "failed" aggressive crime policies. Arrests and enforcement fall on mostly low-income people, further punishing the powerless.
- Needs to make its police officers community-oriented protectors rather than warriors.
- Must make its police department responsible for improving police-community relations and lowering crime.
- Should use former offenders as violence interrupters as a primary focus of crime control.

The result of these strategies has left the city I love as being world-renowned for violence and dysfunction. I watched a BBC television program where an actor was complaining about U.K. crime. Another stated with vigor, "Well, at least we're not Baltimore." Residents claim to live in war zones. Businesses and jobs are fleeing. School scores are abysmal. Poverty is climbing. People are leaving. Children are traumatized.

Yet well-funded and numerous progressive groups will insist that the way out remains economic and social development and social workers or former offenders acting as violence interrupters and cops who are protectors rather than warriors.

From a data-driven, methodologically sound, replicated (multiple research projects leading to a conclusion) point of view, there's little evidence offered by the U.S. Department of Justice or any well-known independent research organization confirming any of the progressive policies above as being effective. National advocacy groups will tell you otherwise.

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Understand that citizens control crime. This is criminology 101. Without citizens taking the lead, there is little law enforcement can do to establish a safe city.

Every community has the right to the kind of policing it wants; it's why elected sheriff departments control many of the nation's law enforcement agencies. Citizens voting for sheriffs get the right to express their views on their crime control policies every four years. Why shouldn't this philosophy be extended to urban residents?

There are demands from citizens to city halls to "fix" crime problems. That's not how it works. Every community should decide for itself what kind of policing it wants and to do the heavy lifting as to crime policies.

What Baltimore Needs to Realize:

- The city needs to dramatically increase police salaries and hire hundreds of additional police officers. Baltimore's reputation for protest, progressive values and unsupportive citizens will be a challenge.
- The city needs to bring in paid, off-duty officers from other jurisdictions to supplement police numbers (if they are willing to come).
- The city needs to hire police officers based on a limited five-year time commitment like the military, with benefits after service.
- Every citizen needs to be supportive of the police officers who patrol their communities. There is nothing beyond the public's support holding police officers in place. They don't have to be in your community when they can easily transfer to jurisdictions wanting and embracing them and probably paying them more.
- The city needs to invest in innovative technologies (i.e., drones responding to all sounds of gunfire, putting all released from prison on GPS monitoring, shot spotters, facial recognition, DNA and rape kit analysis).
- There should be publicly available lists of *current* violent offenders (i.e., those on parole and probation) in communities.
- Hire prosecutors who will hold criminals accountable for most charges. It doesn't mean jail or prison or parole and probation or even guilty verdicts for all, but accountability is a must to send the proper message. Note that traditionally, urban prosecutors dismiss charges for approximately 20-30 percent of arrests for a wide variety of reasons. The federal government can dismiss up to 50 percent depending on the category. Prosecutors have the power to dismiss charges and expunge records for minor crimes and for those without an extensive criminal history in exchange for community service.

Hire retired cops to review unsolved crimes.

- Do podcasts and create blogs on unsolved crimes.
- Enlist the assistance of the true crime community to help solve unsolved crimes. Publicize their findings.
- The state should offer Baltimore drug and mental health treatment on demand. Citizens need to realize, however, that treatment strategies rarely work or work quickly and must be repeated multiple times, thus becoming very expensive.
- Parole and probation agents are underutilized resources. They know who the criminals are and what they are doing. They should be embedded with law enforcement daily. City police officers should have a computerized system where they can poll parole and probation agents daily as to possible suspects.
- There needs to be weekly or monthly polling of Baltimore communities as to their perceptions of policing and crime and suggestions as to what the city could do. Results should be published immediately and analyzed over time.
- There should be numerous apps or text messages or anonymous crime reporting opportunities.
- Child abuse and neglect is the primary root cause of crime and violence. Baltimore through the state needs to create social workers and nurses to intervene early for family and child welfare.
- Bail reform should have provisions as to the level of violence involved and the offender's criminal history. If you beat your wife with a frying pan and have physically assaulted her several times, you have lost your right to presumed release without bail.
- The state should fund a victim and witness protection program to make sure that people can safely report what they know.

In conclusion, the citizens of the city of Baltimore need to understand that they control crime, not the police department or any other aspect of the justice system. Without personal involvement in keeping communities clean and orderly and without setting community standards for what's acceptable behavior, crime control will not happen.

Continued on page 8

People may suggest that I ignored the root causes of crime beyond child abuse. There are correlates of crime like poverty or drug use that cannot be easily remediated. But I am unaware of any jurisdiction in the country that was able to eliminate social and economic inequities.

But regardless, what I suggest remains valid. The city needs to hold offenders accountable. Citizens need to take control of their communities. Proactive policing needs to return. Citizens need to openly support law enforcement officers and make them feel welcome in their communities. Citizens need to decide for themselves the kind of law enforcement they want or are willing to tolerate.

Without citizens and communities taking the lead, and without sufficient funding, the unbelievably high rates of violence in Baltimore and elsewhere will continue for decades to come.

Reproduced courtesy of Leonard Sipes @ crimeinamerica.net. This essay was published by thebluemagazine.com of which Joel E. Gordon, former Baltimore Police officer, is Managing editor.

First Job:

Favorite Food:

Favorite Color:

First Pet's Name:

First Child's Name:

Favorite Restaurant:

Hometown:

Favorite Singer/Band:

Mother's Maiden Name:

First Type of Car:

Favorite Movie:

Favorite Animal:

High School Mascot:

**STOP
GIVING
PEOPLE
YOUR
PERSONAL
INFORMATION
TO
GUESS
YOUR
PASSWORDS
AND
SECURITY
QUESTIONS**

IMPORTANT NOTE:

The 2023 raffle will be mailed to those who participate. In those envelopes will be a small pin replica of our badge. For those retirees who do not participate in the raffle, but want a badge, please email us at BRPBAoffice@gmail.com with your complete contact information. If you do not have email, please call 410-661-9689.



FALLEN HEROES BURIED OR ENTOMBED IN DULANEY VALLEY MEMORIAL GARDENS

Paul N. Mitchell 1977
Anne Arundel County Police Department

Edgar J. Rumpf, Jr. 1978
Baltimore Police Department

Robert J. Wacker 1980
Maryland State Police

John W. Burch 1981
Lutherville Volunteer Fire Company

Gary L. Wade 1982
Maryland State Police

Robert Guary 1983
Maryland State Police

Samuel Snyder 1983
Baltimore County Police Department

Walter J. Bawroski 1984
Baltimore County Fire Department

Henry W. Rayner, Jr. 1984
Baltimore County Fire Department

James A. Kimbel 1984
Baltimore County Fire Department

Marcellus Ward 1984
Baltimore Police Department

Robert Alexander, Jr. 1986
Baltimore Police Department

Robert W. Zimmerman 1986
Baltimore County Police Department

Albert C. Howard 1988
Cockeysville Volunteer Fire Company

William J. Martin 1989
Baltimore Police Department

Theodore D. Wolf 1990
Maryland State Police

John N. Plummer 1991
Baltimore City Fire Department

Eddie Arthur 1991
Baltimore City Fire Department

Herbert B. Campbell 1992
Middle River Volunteer Fire Company

Mark Patrick Groner 1992
Maryland State Police

Herman A. Jones 1993
Baltimore Police Department

Gerald Michael Armiger 1994
Baltimore Police Department

Alton Glento Warren 1994
Baltimore City Fire Department

Eric Dorian Schaefer 1995
Baltimore City Fire Department

Owen Eugene Sweeney, Jr. 1997
Baltimore Police Department

Clarence Nalley, Jr. 1998
Baltimore City Fire Department

Harold J. Carey 1998
Baltimore Police Department

Barry W. Wood 1998
Baltimore Police Department

Bruce A. Prothero 2000
Baltimore County Police Department

Jamie A. Roussey 2000
Baltimore Police Department

Kevon M. Gavin 2000
Baltimore Police Department

John D. Platt 2000
Baltimore Police Department

Kevin J. McCarthy 2000
Baltimore Police Department

John W. Stem, Sr. 2000
Baltimore County Police Department

Edward M. Toatley 2000
Maryland State Police

Jason C. Schwenz 2001
Queen Anne's County Sheriff's Office

Michael J. Cowdery, Jr. 2001
Baltimore Police Department

Raymond S. Bosley 2001
Baltimore County Fire Department

Mark F. Parry 2002
Baltimore County Police Department

Crystal D. Sheffield 2002
Baltimore Police Department

Walter A. Taylor, Jr. 2003
Baltimore Police Department

Thomas F. Brown 2003
Baltimore County Fire Department

Anthony Jones 2004
Maryland State Police

Connie C. Bornman 2004
*Middle River Volunteer Ambulance
Rescue Company*

Brian D. Winder 2004
Baltimore Police Department

Jack C. Zoppo 2004
Baltimore City Fire Department

Grant F. Turner 2005
Maryland Transportation Authority Police

Anthony A. Byrd 2006
Baltimore Police Department

Robert T. Krauss 2006
Maryland Transportation Authority Police

Allan M. Roberts 2006
Baltimore City Fire Department

William H. Beebe, Jr. 2006
Harford County Sheriff's Office

Troy L. Chesley, Sr. 2007
Baltimore Police Department

Scott A. Wheeler 2007
Howard County Police Department

Courtney G. Brooks 2008
Maryland Transportation Authority Police

Michael P. Howe 2008
Baltimore County Police Department

Mickey C. Lippy 2008
Maryland State Police

Tonya M. Mallard 2008
Waldorf Volunteer Fire Department

Brian D. Neville 2008
Baltimore County Fire Department

Samuel Hicks 2008
Federal Bureau of Investigation

Thomas E. Rice, Sr. 2009
Baltimore County Fire Department

Hector I. Ayala 2010
Montgomery County Police Department

James E. Fowler, III 2010
Baltimore Police Department

Thomas R. Portz, Jr. 2010
Baltimore Police Department

Mark G. Falkenhan 2011
Lutherville Volunteer Fire Company

Shaft S. Hunter 2011
Maryland State Police

Gene M. Kirchner 2013
Reisterstown Volunteer Fire Company

Jason L. Schneider 2013
Baltimore County Police Department

James E. Bethea 2014
Baltimore City Fire Department

Robert W. Fogle, III 2014
Baltimore County Fire Department

Mark F. Logsdon 2016
Harford County Sheriff's Office

Sean M. Suiter 2017
Baltimore Police Department

Amy S. Caprio 2018
Baltimore County Police Department

Nathan E. Flynn 2018
*Howard County Department
of Fire & Rescue*

Robert A. Jones 2022
Reese & Community Volunteer Fire Company

Paul R. Butrim 2022
Baltimore City Fire Department

Kelsey R. Sadler 2022
Baltimore City Fire Department

Kenneth A. Lacayo 2022
Baltimore City Fire Department

Wayne V. Fisher 2022
*Harford County Volunteer
Fire & EMS Foundation*

Today is the thirty-eighth annual Fallen Heroes Day in Maryland. The Fallen Heroes Day Memorial Service and Healing Hearts Reception have been made possible by the goodwill and the support of the following: Fallen Hero survivors; police, fire and rescue, and emergency medical departments statewide; firefighters associations and unions; FOP lodges; and the dedicated employees of Dulaney Valley Memorial Gardens.

John Warfield Armiger, Sr., founder of Dulaney Valley Memorial Gardens and Mausoleum, established the Fallen Heroes Memorial in 1976. In 1986, his son, John W. Armiger, Jr., brought his late father's dream to fruition by sponsoring the very first Fallen Heroes Day ceremony, honoring those who have lost their lives in the performance of their public safety duties. These hallowed grounds, are the result of, and a testament to, their profound respect for the men and women of the public safety community. This ceremony continues through the generosity of the John O. Mitchell family, the owners of Dulaney Valley Memorial Gardens. Fallen Heroes Day is observed annually on the first Friday in May. Next year, please join us on May 3, 2024.

38th Annual Fallen Heroes Day at Dulaney Memorial Gardens

On Friday, May 5, 2023, the 38th annual Fallen Heroes Day took place at Dulaney Memorial Gardens. It commemorated 11 additional first responders who gave their lives. Governor Wes Moore and Deputy Atty. Gen. Stuart Nathans spoke to the heroism routinely displayed by first responders. The most significant speaker, however, was Debbie Sorrells, the mother of Officer Amy Caprio of the Baltimore County Police Department who was killed in an attempt to stop a fleeing burglar.

Her mother carried Amy. She gave her life. She watched over her in high school and college, taking great pride in her athletic and academic accomplishments. She watched proudly as Amy became a member of the Baltimore County Police Department, following in the footsteps of her cousin, Eric Brennan, the president of the Baltimore Police Emerald Society. She did spectacular work in the Essex Precinct, but when an opening arose at the Parkville Precinct, where Eric worked, she transferred, dying there in the line of duty. Before she did, her mother, a nurse, watched her get married and began a life with her husband. She also watched proudly as Amy cared for small children at the Police Emerald Society Christmas party one year.

Debbie refuses to wallow in grief. Instead, she wrote a children's book about Amy entitled The Story of the Dragon Fly. A dragon fly appeared at Dulaney Valley Cemetery during Amy's funeral, witnessed by many who attended. The book describes a precocious girl who grew up to be an amazing woman and dedicated her life to helping others. Debbie noted, "The dragon fly has appeared at the most uncanny, yet appropriate times, as if Amy is watching, directing, protecting and reassuring. A dragon fly, to me, is a visual reminder that Amy is still here with us. I can smile and feel safe and comforted by the small visual reminder."

After asking everyone to recall our deceased with respect and honor, Ms. Sorrells finished with a magnificent poem:

Do not stand at my grave and weep.
I am not there. I do not sleep.
I am a thousand winds that blow.
I am the diamond glints on snow.
I am the sunlight on ripened grain.
I am the gentle autumn rain.
When you awaken in the mornings hush,
I am the swift uplifting rush,
Of quiet birds in circled flight.
I am the soft stars that shine at night.
Do not stand at my grave and cry.
I am not there. I did not die.

This year's Memorial was truly inspirational. We must always do our very best to emulate the principles guiding those who made the ultimate sacrifice,

Michael P. May, August 22, 2023

MEDICARE SCAM CALLS ON THE RISE

The phone rings, and often these days, the call is a telemarketing call. These calls are usually not from within the United States but from a foreign call center, blatantly ignoring the law.

These illegal calls are scams. These are fraudulent callers who masquerade as representatives of Medicare, Social Security, or Medicare supplemental insurance companies or insurance agents. .

They frequently trick your Caller ID into showing that they are calling from Medicare or a nearby phone number by using phone spoofing technologies. The initial part of the phone call may be a computer robot who can engage you in a very human way. The robot's job is to get someone screened to speak with a live person. Once you get to the live person, the scam starts. They often tell you they will connect you to a "licensed agent" but must get your personal information first to verify your eligibility.

Those on Medicare receive numerous calls from scammers (often with foreign accents) who claim to represent Medicare, Social Security, or an insurance company. These callers claim that new Medicare benefits are now available at little or no cost and must verify their personal information. The computer robots which started the call sound very legit, but you should be cautious as they get information from you so you can speak with the "licensed agent." There is no licensed agent there. The scam artist wants to confirm your name, date of birth, zip code, and Medicare number. Medicare will never call anyone to ask for or check Medicare numbers.

New Medicare Cards Eliminated Social Security Number

The Trump administration, several years ago, had the Centers for Medicare & Medicaid Services (CMS) remove Social Security numbers from all Medicare cards. CMS completed this effort and mailed new Medicare cards without Social Security numbers to people with Medicare. This was an effort to protect personal identity and reduce fraud and abuse. Yet, that Medicare number and personal information can be valuable to a criminal.

Caller Trying to Trick You into Information

These scammers can sometimes be aggressive and rude in their attempt to "help" you get your new benefits. They may already have enough information about you to lure you into thinking the call is legitimate.

Some people are looking into changing Medicare Advantage and Part D prescription plans or changing their Medicare supplements. When a senior gets the call, they might have an interest, but unless a senior or a family member has requested information and they are returning the call, consider it fraudulent.

Ways to Avoid Being a Victim of Fraud

- Never reveal your Medicare number or any other personal information to a caller who calls unexpectedly and asks you for it.
- Be wary of anyone who calls and says they can help you enroll in Medicare or get extra Medicare benefits but first must verify your Medicare number so they can provide you enrollment information.
- Do not rely on caller ID. Scammers employ technologies to conceal their actual phone numbers. They can make the caller ID display numbers that appear to be real.
- If you get a call and they claim to be calling from Medicare or an official "Medicare agent," consider it a scam. Medicare never will call you.
- Actual "licensed insurance agents" are not allowed to call you without your advance permission under federal law. They can return your phone call, email, on online marketing requests. Every licensed insurance agent will have a "National Producer Number" or "State Insurance License Number," which they will readily provide you with if you request it.
- Don't respond to a telemarketing call relating to Medicare. Hang up on robocalls or other telemarketing calls pitching insurance plans.

Unsure? Hang-Up

When you get a Medicare-related telemarketing call, just hang up. If you are unsure if they are legitimate, ask for their insurance license and phone number - then call them back.

WELCOME TO OUR NEW MEMBERS!

As of 8/24/2023

Robert P. Brown

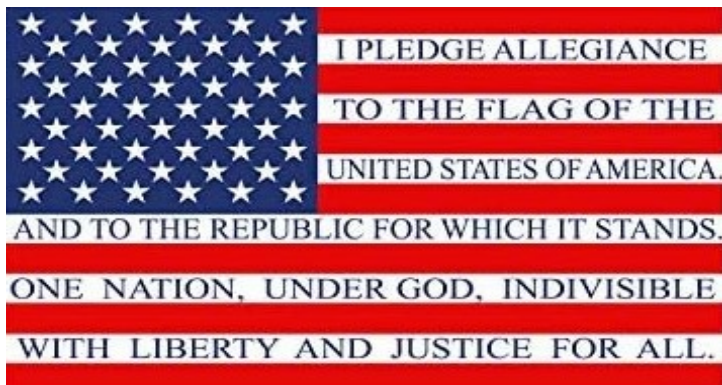
Eric Janik

Michelle L. McClosky

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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

NEW REPORT

226

POLICE OFFICERS SHOT
IN THE LINE OF DUTY SO FAR THIS YEAR

DATA COLLECTED BY THE NATIONAL FRATERNAL ORDER OF POLICE | 1 JANUARY 2023 - 31 JULY 2023

THE NATIONAL FRATERNAL ORDER OF POLICE
@GLFOP @FOPNATIONAL

We pray the love for the lost is forever carried
in your memory

DISTRESS FUND NEWS

The 2023 Raffle will be mailed in any day now to those who have purchased in the past, and to new members..

Tickets will be sold up until the time of the drawing at the December 20th Holiday gathering. The money collected from the purchase of tickets and donations is solely dedicated to our members and widows in need. No BRPBA Board member receives a salary. We are volunteers.

The 2023 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.

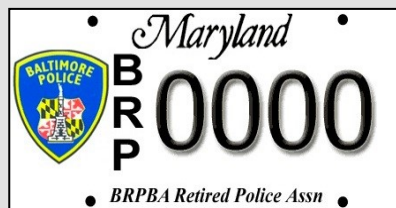
We hope you win!

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.



"It is during our darkest moments that we must focus to see the light."

— Aristotle

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- Barbara Fabian, wife of Ray Fabian, 5/6/2023
- Howard Gersh (05/14/2023)
- Kenny Jones (07/08/2023), retired BPD
- Carolyn Matzerath (no exact date), wife of John Matzerath
- Harold "Nick" Nixon (02/23/23), retired BPD
- Daisie Spiwak, wife of Mervin Spiwak, 6/2/23
- Mable Smith (07/20/2023), wife of Leo Smith
- Nick Tomlin (07/22/23), brother of Mark Tomlin and son of the late Col. Leon Tomlin.
- Dorothy Yinger (07/25/23), wife of Lawrence Yinger

BRPBA FINAL ROLL CALL

As of 8/23/2023

- Billy Anderson (05/04/2023)
- Bernard Barker (06/09/2023)
- John Barton (05/02/2023)
- Douglas Cash (7/16/2023)
- Herbert Florey (8/4/2023)
- Sidney Hyatt (7/29/2023)
- Floyd Jacobs (7/25/2023)
- John Korenstra (05/15/2023)
- Thomas Linton (05/03/2023)
- Charles Milland (04/01/2023)
- Wallace Therien (07/10/2023)
- Stephen Zeiler (06/25/2023)

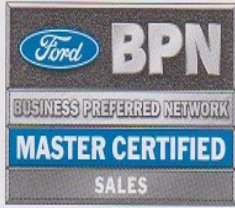


Until We Meet Again

*Those special memories of you
will always bring a smile.
If only I could have you back
for just a little while.*

*Then we could sit and talk again,
just like we used to do.
You always meant so very much
and always will too.*

*The fact that you're no longer here
will always cause me pain,
But you're forever in my heart
until we meet again.*



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nickconstantine@sheehy.com

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PLEASE SUPPORT OUR MEMBERS! GIVE THEM A CALL WHEN YOU NEED THESE SERVICES.



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more info.**

Dispatch - Can you repeat the plate?

Cop -



"You learn more from failure than from success.
Don't let it stop you. Failure builds character." — 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
Avenue, Perry Hall, MD. Please join us!***