



THE SHIELD



OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

EARLY WINTER 2023

PRESIDENT'S MESSAGE *by Daryl Buhrman*

I, along with the entire BRPBA Board, wish and pray for a happy and healthy New Year to all our members, widows, and families.

2022 was a busy year for the BRPBA. We worked for and achieved a Healthcare guarantee for all Baltimore City retirees and spouses. We worked towards helping our members receive a rebate from the pension lawsuit, and we began and are still working on helping our widows who should also receive pension rebate money (tax free). In November and December, we sent out Gift Certificates on Thanksgiving and Christmas/Chanukah to our widows we have helped in the past. We began a bit of fun work obtaining a template and working out prices for pewter mugs for our members. They are still available to purchase (\$50.00 plus \$18.00 shipping and handling). They are beautiful (I have one and I love it). Email us and we will send you the company's email address. We held two clothing drives for McVet's (June and December), both of which were a huge success and McVet's was extremely grateful. And, we protested about the Baltimore City Council getting a full-time pension for only eight (8) years of service, when Fire and Police have to work 20-25 years. Not to mention that both Fire and Police put their lives on the line each and every day they are on the job. They aren't sitting in an office at City Hall with guards.

In 2022 we also continued our work to obtain a beneficiary form from every member. Unfortunately, many didn't care, and we still have 207 members without forms on file. I guess it's okay for some people to just give up \$1250.00.

February 7, 2023, at 9:00 a.m. at the Christ the King Church, 1102 Hard Road, off of Providence Road,

was a service for the fallen. Mike May invited many dignitaries. It would have been nice if all the people who were invited had shown up, but they didn't. Why? Because they do not care. And after we retire, some of us are in pain every day from the job. We are has-beens in the City officials eyes, but we have a surprise for them. We are not has-beens. We have a vote and a voice and even though many of us do not live in the City anymore, we do care about the City we worked hard to protect every day. We care about Baltimore and those Brothers and Sisters who still live there. We must use our voice and our vote to make Baltimore City better, safer, and make our schools better.

Traditionally, the BRPBA gifts a needy family at Thanksgiving and Christmas. Sadly, in the past, we never once received a thank you for this, so in 2022 the Board decided to change the way we do things. In the name of the BRPBA, we made nice donations to Tikua House and Ronald McDonald House, both in Baltimore City. This time, we received wonderful thank you notes. It's nice giving to those who appreciate the thought.

In 2022, we lost 42 members. We gained 35. We would love to see our membership climb, so if you know a retiree, please mention us! Remember, there is strength in our numbers, so bring a retiree to a monthly meeting and let them see what we are all about. Let them know they can enjoy a free meal! Remember, we still have the \$50.00 finder's fee for any member who brings a new member on board. It's a win-win for everyone.

Hope the rest of your winter is safe, and you enjoy a beautiful spring.

CHILD CUSTODY AND DOMESTIC VIOLENCE CASES

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

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As most of us already know, among the most difficult and emotional matters confronting those who deal with family issues are allegations of domestic violence as well as disputes over who should have custody of the children. In Maryland, there is a domestic violence apparatus enabling abused persons some relief. Sadly, some persons utilize the domestic violence process to gain an unfair advantage in a child access matter.

Persons alleging abuse see a judge during normal court hours or a court commissioner otherwise. If they allege abuse, they are awarded an interim protective order which generally requires the alleged abuser to leave the house. Thereafter, they obtain a temporary protective order requiring the person to stay away from the house until there is a final order, which can be contested. If the parties have children, the court may award custody of the children to the person alleging abuse, and that frequently occurs. The difficulty arises when the alleged victim of the abuse lies about the events or exaggerates them. When that occurs, the person who is alleged to be an abuser could lose access to the children altogether or have access which is so limited it becomes meaningless. While generally the order is only good for a year— although it can be extended under certain circumstances — the court hearing the domestic case, different from the domestic violence tribunal, is most likely going to maintain the status quo. In the final analysis, the children are frequent losers.

In the normal domestic case in Baltimore County, the parties and their lawyers go before a Magistrate for a scheduling and settlement conference. At that time, on a child access issue, the Magistrate generally establishes, in addition to a discovery schedule, a time for mediation. There are also social workers who assess the situation and the fitness of parents. While the social worker cannot make a decision, clearly the courts rely on their input in the event that the case cannot be settled. In addition, the Court offers parenting classes and even a visitation facility when the visitation should be supervised. The court does everything it can to cause the parties to come to some sort of agreement as to what should happen to their children.

At the scheduling and settlement conference, the magistrate establishes deadlines for discovery and sets the matter for a settlement conference before a judge, generally a retired circuit court judge. The discovery involves interrogatories, written questions which must be answered in writing under oath, focused, among other areas, on parental fitness. It can also involve a deposition of the parent as well as depositions of any witnesses. There are also opportunities for private investigators to work on the matter. In short, the Circuit Court for Baltimore County, like most, if not all, courts in the state, does everything it can to facilitate an agreement so that the parents decide what is best for their children, as opposed to having a stranger in a black robe who does not know the parents or the children, making a decision affecting the children's lives. That system, of course, is far from perfect, but it demonstrates an effort by the courts to look out for the kids, to do what is best for them. In fact, if the case is tried, the court may, but is not



Continued next page

required to, conduct a private in chambers interview with the kids and report to the lawyers and the parents what the kids said so it can be utilized in closing argument.

Naturally, if a pattern has already been established to which the children are accustomed, the courts are loath to alter the status quo if the kids are doing fairly well. To create a status quo, some folks use the domestic violence apparatus. In domestic violence cases, there are no social workers who will attempt to enable the parents to reach a settlement for the children's sake. Instead, the Department of Social Services does an investigation and submits a report to the court. Ironically, the statute pertaining to domestic violence does not tell the judge what to do with the report, which is clearly hearsay. In addition, there are no in chambers interviews of the children although some judges do it regardless. There is, however, a portion of the domestic violence statute related to family maintenance so that a judge may order that the respondent pay child support and, among other payments, make mortgage payments.

Sadly, there can be no real discovery in a domestic violence case because it is generally heard less than 30 days of the initial petition. There is no real opportunity for a lawyer to prepare. As a result, children can be left, by court order, with one parent or the other without any consideration as to whether the solution is in the best interest of the children. To make matters worse, any judge who denies a protective order based on the judge's review of the statute and the law can risk severe criticism and draconian disciplinary measures.

By the same token, there are clearly those cases which cry out for immediate intervention to protect the children. Indeed, there is the notorious case of a lawyer who abused his family so badly, beating on all, including the children, that he was actually disbarred — and should have been. Currently, most judges err, if at all, on the side of protecting the children. There are, at the same time, tragically, unscrupulous lawyers who give their clients a play book on how to file a specious domestic violence matter.

The situation is egregious and engenders a dilemma for which there is no simple answer. In my 43rd year of practicing law, I have never found a satisfactory solution. It is clearly an eternal conundrum. Tragically, people bludgeon one another with their children, who are the ultimate losers.

Michael P. May

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

Federal and State Tax Withholding Forms

**Bob Haukdal
F&P Pension Trustee**

The new year brought raises to the pensions of many retirees and beneficiaries which may cause some of you to adjust your federal (W-4P) and/or Maryland state (MW-507P) withholding taxes. You can get the two forms from the pension system's website.

The current federal form will be available for only a short time and be replaced by a form that the IRS has revised. I am told that the new form requires more information than the form available at this time.

To get the forms, go to: <https://www.bcfpers.org>

You can email or fax the completed form/s back. The email address and fax number are on the forms. Ask them to confirm receipt. It only took six minutes for them to confirm the receipt of my W-4P.

Newsletter

January 2023

“PENSIONS ARE NO LONGER TAXABLE BY MARYLAND” -- NOT ACTUALLY TRUE.

The Maryland State Legislature drastically changed the Governor’s proposal to make pensions paid to Maryland taxpayers non-taxable. Instead, the Legislature kept the tax on pensions, but is giving a “Senior Tax Credit” to some taxpayers to offset the tax on their pensions. I will try to simplify this for you.



You must include your pension in the calculation of your Maryland income tax. After computing the tax on your total taxable income (including pensions), seniors may be eligible for a tax credit as follows:

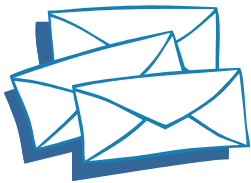
- If you are Single or Married Filing Separate AND age 65 or over, and if your Federal adjusted gross income is less than \$100,000, your credit will be \$1,000.
- If you are Married Filing Joint or Head of Household AND age 65 or over, and if your Federal adjusted gross income is less than \$150,000, your credit will be \$1,750.
- If you are Married Filing Joint AND only one spouse is age 65, and if your Federal adjusted gross income is less than \$150,000, your credit will be \$1,000.

However, the amount of your credit could be reduced. The Maryland Board of Revenue Estimates makes a report every March and September. If the September Report of Revenue Estimate is more than 7.5% lower than the March estimate, then the above credit amounts are cut in half. (So if you are entitled to the credit, you won’t be sure of the amounts until October each year.)

Comment: If you and your spouse are both over 65, both receiving pensions and Social Security, and both are required to take Required Minimum Distributions from your IRA’s, you could very easily be over the \$150,000 income threshold and therefore not be eligible for any Senior Tax Credit.

Note: A tax “credit” is a direct reduction of your taxes, not a reduction of your taxable income.

U.S. POSTAL SERVICE



For many years my clients and I have been exchanging information and documents using first class mail. And rarely has there been a problem. But in 2022 I began to notice that the mail is taking a bit longer, and on a few occasions has taken very long. So I started sending all import correspondence with my clients by Priority Mail.

Priority Mail does not require the recipient to sign for the envelope, but it does provide a tracking number so that you will know where the envelope is at any time. I did not experience any problems using Priority Mail last year. Consequently, in 2023, if I need to mail your returns back to you, I will again use Priority Mail. Note that there will be a \$10.00 charge from me for using Priority Mail (just to recoup my cost).

CHANGES TO THE REQUIRED MINIMUM DISTRIBUTION RULES

In prior years, seniors were required to take a Required Minimum Distribution (RMD) from their IRAs, 401(k) plans, and other tax deferred plans in the year they turned 70½. The 2020 SECURE Act changed that age to 72. In December 2022 Congress passed the SECURE Act-2 which changed the age to 73. Here are the new rules, effective in 2023:

Anyone already taking an RMD must continue to take an RMD

Anyone who turns 73 in 2023 or later (i.e. anyone born in 1950 later) must take their RMD in the year they turn 73.

- Note: Under the old law, if you were born in 1951 and therefore would turn 72 in 2023, you were required to take your RMD in 2023. Under the new law, if you were born in 1951 and therefore will turn 73 in 2024, you are required to take your RMD in 2024

USE DIRECT DEPOSIT!

I have been recommending to my clients that they should have any refunds directly deposited into their checking accounts, and not ask for paper checks. Direct deposit is faster, eliminates the need for IRS personnel to have to manually process your refund, and eliminates the worry that your refund may get lost in the mail. I personally have been using direct deposit for many years. Many of my clients already take advantage of direct deposit, and I have heard no complaints.

If you do not already have direct deposit for your refunds, and you would like to start using this feature, all I need is a voided check from you. I will use that check to record the bank routing transit number (RTN) and your personal account number. The only caveat is that the account must be your account. For example, students can't have their refunds deposited into their parents' checking account.



If you owe money, you can also have the payment automatically deducted from your bank account. You can even specify the day that the money is withdrawn. That means that you can file your return in February, and if you owe taxes, you can have the government take the money on April 14th.

85,000 new IRS Agents?

You may have read that the IRS intends to hire 85,000 new IRS agents / auditors. (These would not be new, additional auditors but just replacements for the many auditors who have retired or resigned from IRS.) Personally, I think this is GOOD news.



In my previous Newsletters I have discussed the huge backlog of un-processed tax returns. The new influx of auditors should help reduce that backlog. And I do NOT share some people's fear that the new IRS auditors will be following a political agenda when performing their reviews.

Anyone who files their tax return honestly and properly should have nothing to worry about. And if I prepared your tax return for you, you should have nothing to worry about – provided that you gave me full and accurate information before I prepared your tax return.

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.

THEY'RE LEAVING IN DROVES

They're leaving. Whether by retirement, quitting (4 SW officers resigned on 1/18/23 to laterally move to AACo.), line of duty injury, or, sadly, death (229 Line of Duty deaths in 2022, 162 suicides), the amount of active police officers is dwindling, *rapidly*.

Sheriff Dennis Lemma, president of the Major County Sheriffs of America, called the issue "probably one of the most significant challenges that we have right now. As fundamental as you can put it, people are attracted to this business because they have a heart to serve, and they want love and appreciation from the recipients of that service," said Lemma. "And when there is a false narrative out there – in many regards, a radical narrative that wants to defund the police, or allow cities across the country to engage in total lawlessness – your good, quality police officers will find a different way to serve. They'll go to the military. They'll serve in the church. They'll serve in the fire department. They will find another calling."

National Fraternal Order of Police (FOP) President Patrick Yoes stated during the third annual Faith & Blue conference in Washington, D.C. "We see law enforcement officers leave our profession at a rate we've never seen before," Yoes told the crowd. "Our profession is dependent on the best and brightest stepping up and taking this job. And because of the actions, and because of the turmoil that has happened in the last two years, we have a crisis right now in manpower."

He went on to say, "America's law enforcement has been demonized by many. It has created a rift within this country and eroded the very trust of the institution and the profession of law enforcement, and we're paying for it. We're paying for it in our communities with higher crime. And we're also paying for it in law enforcement officers."

PERF (Police Executive Research Forum), found a "significant increase in resignations, citing an overall 18% growth in the resignation rate in 2020-21, compared to 2019-20. The survey also found that the increase in retirements was even larger—a 45% growth.

Coinciding with the rising crime rate President Yoes mentioned, is a rising pattern of occupational burnout in police officers. According to the World Health Organization, prolonged job stress—like the stresses faced by police officers on daily basis—can cause burnout, chronic fatigue, absenteeism, and high turnover. It's estimated that 18-24% of dispatchers and **35%** of police officers suffer from PTSD.

And what's the result of our diminished police force? In 2022, America's cities faced an ongoing surge in violent crime, especially homicide. Indianapolis, Philadelphia, and Portland faced the highest homicides. Cities with increasing homicide rates include Kansas City, Missouri, Detroit, St. Louis, Milwaukee, Albuquerque, Norfolk, Nashville, Oakland, CA, and New Orleans. In NY alone, there's been a 40% increase in robberies and nearly 15% increase in rapes (while at the same time, 3,701 NYPD officers retired or resigned).

New Orleans' depleted police force is bringing challenges to the 2023 Mardi Gras. The pandemic hurt local businesses, but now, due to the police shortage, the area where Mardi Gras was usually held will have to be shrunk, unless the Mayor is successful in recruiting outside officers to help out. And that hurts local businesses that are struggling to get back to normal since the pandemic started.

In a POLCO (national polling platform) article dated 5/9/22 they stated "A few short years ago, nobody would have thought law enforcement would be short staffed. In their interview with Sgt. Matthew Trenka from the Westminster, Colorado Police Department, he stated "After 9/11, everybody loved first responders and that was the case for quite a while. We were able to ride that wave," Trenka said.

Today, the populace is far more critical of the police. The National Law Enforcement Survey is another police assessment by POLCO. The assessment reveals resident opinions about safety, services, trust, and relationships with local law enforcement across the nation. The percentage of people who consider officers trustworthy decreased 15 percent from 2018 to 2022. In that same timeframe, feelings toward the overall quality of police services decreased almost 20 percent. The quality of service ratings are around 25 percent lower than average among people of color and young people.

The problem is.... The distrust of the police has resulted in a literal crossing of the line between law-abiding citizens and an almost complete state of lawlessness because who cares? A deficit of police results in fewer officers on the road. And, sadly, everyone is okay with that, except for the over-worked and underpaid officers who have to deal with it every day.

Yes, there are bad police officers. There are also bad doctors, cashiers, trash collectors, lawyers, firefighters,

truck drivers, etc. You cannot condemn an entire profession on the acts of a few. Do we all stop going to doctors because some were convicted of malpractice? Do we stop relying on firefighters when our home is burning down?

If you do Google research, you will find thousands of articles about “police mistrust” and “reforming police”, but not one mention of citizen culpability. Isn’t that the bottom line though? An officer pulls someone over, how do people behave nowadays? Start screaming one of the many “...isms”? Start screaming “sovereign citizen”? Tell an officer you don’t have to tell them anything? You don’t have to show them your ID? Should you be nasty? Inconsiderate? Name call? Pull a weapon? Run? OR, do you sit quietly, answer the officers questions, and face the outcome if you deserve it. Ah, there it is... deserve it. That’s the problem. Nobody takes accountability for their own actions anymore, not even politicians, actors, media, etc. It’s always someone else’s fault. It’s the cop’s fault for pulling you over or knocking on your door.

What about robberies? Assaults? Murders? Why are our state’s attorney’s letting these people go, or giving small sentencing? Why should an officer bother stopping a car (and possibly get shot or other physical injury) and do hours of paperwork and attend court, if the person gets off with a slap on the wrist? Why should he or she respond to a call (where, again, they could possibly get shot), do hours of paperwork, and watch as the person is, again, either let go or given a light sentence?

What the heck?

So, the question is.... What if there were no more police? Would our communities erupt into chaos? Would citizens take the law into their own hands in order to defend themselves and their families? Would people flee the big cities for remote countryside’s where crime is lower? And what if the government takes away citizen’s guns, as they are attempting to right now?

What are the answers? Community Outreach people? Does that place them in danger? Do we address crime and change inner cities so that they don’t look like slums, thereby increasing pride in the area in which they live? Should we address homelessness? Address drugs? Address human trafficking? What about the Police Reform that everyone is pushing?

So many questions and not enough answers. Or are there too many answers, but we are too busy fighting to listen? (Sadly, after what happened in Texas, things may get even worse.)

BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION TAG PROGRAM

As of January 2023, we have 713 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.



Blessed are the peacekeepers,

for they shall be called the children of God.” Matthew 5:9

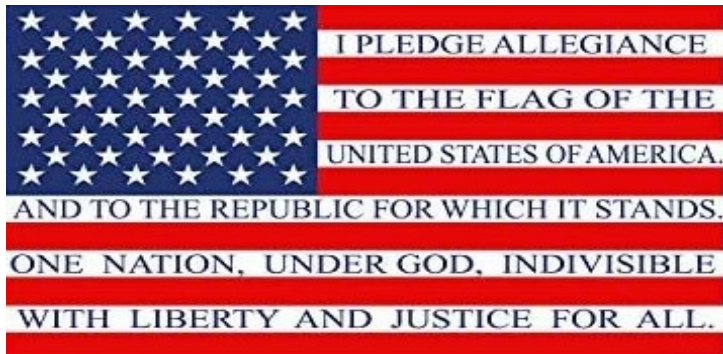
WELCOME TO OUR NEW MEMBERS!
As of 1/30/2023

Kevin Buie
Matthew Dzambo
Kenneth Lucas
Sean Mahoney
Stacy Quinter
Charles Thompson
Michael Wilhelm

CONTACT INFORMATION:

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

**WE HAVE LOST CONTACT
WITH THE MEMBERS BELOW.
IF YOU KNOW THEIR
WHEREABOUTS, PLEASE LET
US KNOW.**

Joao R. Alencar
Joseph W. Beckhardt
Raymond E. Burkentine
Princess D. Coleman
Trina J. Edwards
Darcel D. Frost
Myrna O. Gordon
James Hicks, Jr.
Donald P. Hoppe
Myron E. McClain
David C. Renfrow
Kenneth R. Rowell
Linda D. Simpson
Lorie A. Wallace
Tony A. Wolfe

DISTRESS FUND NEWS

The 2022 BRPBA Distress Fund Raffle was once again a huge success thanks entirely to you, our buyers, sellers and those who made donations. We had thirty-five (35) chances to win a prize and the first list below is the list of who won. We had 15 members alone who bought and sold 3,238 tickets.

Our total prize money was dispersed and our total seller money was given out to folks who sold over 100 tickets.

Our net profit, as you know, goes into our Distress Fund account to be used for our members and widows in need.

Thank you once again for all you do to keep the BRPBA Distress Fund running.

2022 RAFFLE WINNERS

Gerald Busnik
Mike Keating
Robert Molesky
Jim Jones
Carolyn Gale
Dorothy Kessler
Greg Hardesty
Stevie Landon
Robert Stevens
Debbie Mellott
Doug Schamburg
G. Klein
Mike May (Donated Back)
Dick Ellwood
Tom Joyce
Ron Ciraolo

William McKittrick
E. Smith
Rene Marshall
Steve Nevin
Robert Puepke
Dale Fields
Mat Molesky
Frank Baker
Sandy Kirkpatrick
Bernard Holmes
Jack Sipes
Evelyn Senft
Rufino Garcia
Ellis Baldwin
Chris Suit

2022 RAFFLE SELLERS OVER 100

SOLD

B. Tom Joyce	670
Daryl Buhman	525 (donated back sellers money)
John Boyd	321 (donated back sellers money)
Anthony Molesky	260 (donated back sellers money)
Stephen Sloan	251
Ken Lang	200
Charles Brown	150
Donna Biehler	135
James Lewey	110
Shirley Woods	110
Judy Rumpf (widow)	105 (donated back sellers money)
Dale R. Fields	101
Robert Bigos	100
William McKittrick	100
Donald Steinhice	100

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**Barbara Button (12/3/2022),
wife of Bruce Button**

**Det. Sgt. John (Fred) Frederick Herndon,
(12/16/22)**

**Rhonda Manning, (11/4/22),
wife of Edgar Manning**

**Hildegard Baldwin (01/01/2023),
wife of Ditty Baldwin**

**Rose Simmont (4/2022),
wife of Harry Simmont**

Det. Ronald Townsend (01/18/23)

“What we have done for ourselves alone dies with us; what we have done for others and the world remains and is immortal.” — **Albert Pike**



BRPBA FINAL ROLL CALL

As of 1/30/2023

Ray Becraft (12/07/2022)

Barbara Brennan (06/18/2022)

Richard Fahlteich (01/13/2023)

Innes Foster (10/30/2022)

Charles McCready (01/17/2023)

2023 4TH ANNUAL NATIONAL CORRECTIONAL OFFICER WEEK & POLICE WEEK BATTLE OF BADGES LAW ENFORCEMENT/PUBLIC SAFETY BASKETBALL TOURNAMENT

CASH PRIZE \$2000

MAY 5-7, 2023

In Honor Of Delaware State Police CPL Stephen Ballard



Defending Champions
22 National Correctional Week & Police Week Tournament



US Army
Ft Bragg, NC

@ Tower Hill School
2813 W. 17th Street,
Wilmington, DE 19806

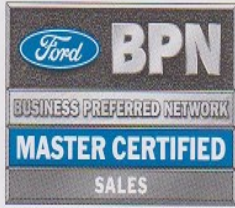
For More Information Contact

Tournament Founder
Officer Jerome Hall
919.757.9247
Fb/battle of the badges basketball

Tournament Coordinator
Ret Lt Melody Smith
msmith1163@me.com

Delaware Contact
Lt. Laurence Hinds
laurencehinds@hotmail.com
Wilmington Fire Dept., Del





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nickconstantine@sheehy.com

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901 N Frederick Ave (301) 258-1015 main
Gaithersburg, MD 20879



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Gaithersburg, MD 20879

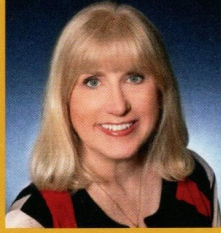
MAIN: (301) 258-1015
FAX: (301) 258-8244
CELL: (410) 365-3904
nickconstantine@sheehy.com

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

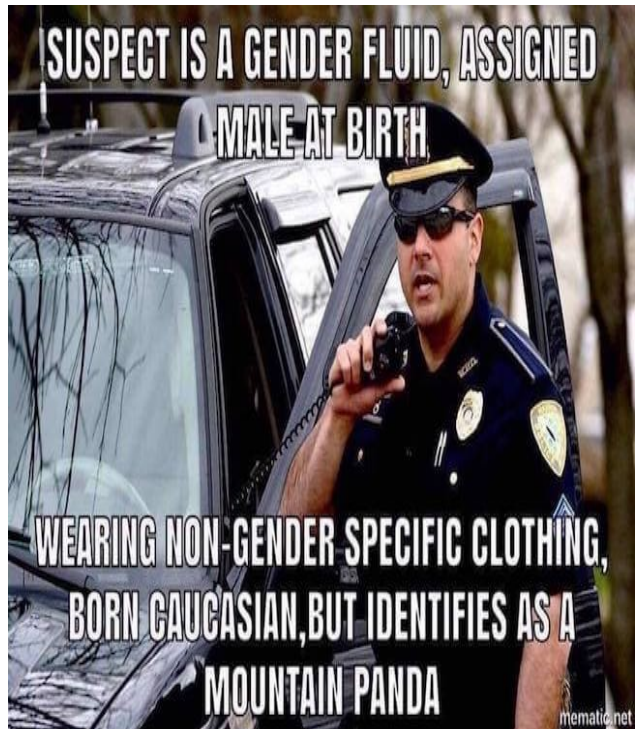


Lisa Fuller
CIC, CISR
410-914-5467
438 S Main St Bel Air MD 21014
Lisa.Fuller@InsureWithFuller.com

Representing
www.InsureWithFuller.com
www.AAGInsurance.com

*Two Great Agencies to
serve your needs*

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!***