



THE SHIELD



OFFICIAL NEWSLETTER OF THE BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

LATE WINTER 2022

PRESIDENT'S MESSAGE *by Daryl Buhrman*

As usual, I hope that you are all well and happy. And I hope you know that if you are in need, we are a phone call away. The BRPBA will always have your six. It's the reason we were formed, and the reason we remain active today.

- Mr. Richard Nevin recently decided to step down from his position as 1st Vice President of the BRPBA, and as a result, on October 3, 2022, members of the Board visited Mr. Nevin at his home in Westminster. We, along with his family, enjoyed a nice luncheon, followed by the BRPBA honoring Mr. Nevin with a plaque which bestowed upon him the title of First Vice President Emeritus of the BRPBA. This was the very least we could do as the BRPBA would be nothing more than a social club without his hard work and determination over the many years he has been a member, which is longer than we have actual records of membership.

I retired in June 1991 and joined the BRPBA that same month. Dick Nevin was already President when I joined. He later moved to the position of 1st Vice President and held that position until September 2022 when he decided to relinquish the position to a younger person.

There is a more detailed article and pictures starting on the second page of this newsletter.

- At the September 7, 2022 Executive Board Meeting, we appointed Mike May as 1st Vice President and Tom Tuminello as Trustee to replace Mike May's vacated position.
- Our elections for 2022 were held in November for the following positions: President, 1st Vice President, 2nd Vice President, Treasurer, Secretary, Sgt. At

Arms, Trustee and Board of Governors. All incumbents were reelected.

- By the time you receive this newsletter it will be close to our Holiday Celebration. Please join us on December 21st at 6: p.m. It will be a fun time of great food, great camaraderie, our raffle drawing, and a celebration of the various holidays ... Channukah, Christmas, Kwanzaa, and New Year's Eve.

Raffle tickets, the proceeds of which benefit our members and widows in need, will be sold up to the time of the drawing. Please consider purchasing at the celebration.

- For one year now, we have been trying to get our members to complete their beneficiary forms. As of this writing, 222 members have NOT completed a form. At the May 2022 Board Meeting, we introduced a change to our By-Laws whereby the death benefit will not be paid on behalf of a member that passes away when there is no beneficiary form on file with the BRPBA. The reason for this is quite clear. This will avoid conflict with spouse (current and/or ex) and/or other family member (s). This was voted upon and passed by the membership at the following General Membership meeting.

Therefore, it appears that 222 BRPBA members have decided to forfeit the benefit that they paid into all these years. I find that upsetting for their would-be beneficiary, but that is their choice.

This newsletter is packed full of information. I hope you enjoy it.

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

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RETIRED DETECTIVE SERGEANT RICHARD D. NEVIN

On October 3, 2022, I, along with a number of retired police, including BRPBA President Daryl Buhman, Ellis "Ditty" Baldwin, Dominic Mastromatteo, and Jim Kelly, traveled to the Brightview facility in Westminster, Maryland to spend time with, and to honor, our long time First Vice President, Richard D. Nevin. Also there as a retiree, but, in addition, as a family member was Dick's brother, Retired Lieut. Leander S. (Bunny) Nevin who, as usual, livened the event immeasurably with his politically incorrect repartee and spontaneous observations. A large number of his family, and, of course, his wife, Anne, attended as well.

While we enjoyed each other as well as the luncheon put together by the Brightview facility where Dick currently resides, there was, to be honest, considerable sadness permeating the event. Dick's health finally forced him to step down from a position he held for decades. For many, of course, he will always — appropriately — be the First Vice President of the BRPBA. To be certain that he occupied that status, the Association named him First Vice President Emeritus, and we presented him with a plaque thanking him for all of his selfless service over so many years. The plaque read, "Retired Detective Sergeant Richard D. Nevin who never really retired because he was always there for his family and faith, to say nothing of the retirees he helped and supported for decades. He constantly demonstrated steadfast and loyal dedication, qualities we all attempt to emulate, knowing we can never fully replicate them. As your legacy continues, you will always have our admiration, deep respect and love. We take deep pride in naming you First Vice President Emeritus of the BRPBA." Naturally, Dick accepted it with his customary grace, dignity and humility. He truly uplifted, and, to some degree, consoled all of us there. He demonstrated the superb personal qualities that have made him a veritable icon.

I first met Dick over 50 years ago when both of us were police attending night school at Loyola College. Back in those days, I used to go out of my way to irritate the leftists. Dick would simply shake his head and, perhaps, cringe a bit. Only a few of us went to Loyola, a difficult school. What impressed me about Dick was his competence, his intelligence, his humility, and his hard work. One semester we took a cultural anthropology class together. I thought I had scored a touchdown when I wrote an ethnography on working women in a small office. Dick went way beyond me. His was about striptease dancers. It was so good that we spent an entire class discussing it, with Dick leading the discussion while the professor simply sat and

Continued next page

listened. I graduated a year before Dick and received the school's Sociology Medal for the highest QPA for that major. The next year, Dick graduated, and he got the same medal. It was displayed in his office in the now-Mitchell Courthouse, right underneath his diploma.

Dick worked at the Courthouse in a special unit run by then-Lieut. Tom Coppinger, who later became a Major and was a great friend. They worked that unit because of their unquestioned capabilities and integrity, handling the most sensitive investigations with the utmost dignity and ability. They remained friends until Tom, some years back, emigrated, as we Irish say, to County Heaven.

Dick and Tom used to travel to J. Patrick's on Thursday evenings for dinner. Naturally, they were accompanied by a crowd, including yours truly. A bunch of amateur musicians was always there, and at about 9:00 PM, they would start playing Irish tunes. Inevitably, just as they started, Bunny would leave. The company, as well as the conversations, were truly marvelous. In fact, Dick caused me to join the BRPBA by describing it during several of those dinners. Little did I realize that one day I would actually succeed him. Of course, Dick never once mentioned that he had turned the BRPBA from a social club into a viable professional and political entity protecting and adding to the rights of all Baltimore City law enforcement retirees.

Dick's accomplishments are so numerous that listing even a small portion of them in a newsletter article is an impossibility. There are simply too many. Attempting to catalog them all would require a book, and undoubtedly the writer would still miss many.

Dick can no longer attend our meetings and offer his wisdom. He remains available by phone, with his number in the phone book, for anyone who wishes to seek his advice. (He does not use a computer.) He naturally will always tell people, politely, what they need to hear, not necessarily what they want to hear. He will inevitably have the last word because he is always right.

To get into the Police Department, Dick overcame a number of physical and health limitations. His career was sterling, both on active duty and in retirement. He remains the epitome of a law enforcement professional. After God created him, He broke the mold. For my part, I was profoundly honored to attend the luncheon, to write the words for his plaque and to spend time with my friend, whom I now succeed. Knowing that I could never repeat his performance, I will do my best. Meanwhile, Dick remains — always — our First Vice President Emeritus.

Michael P. May



Newsletter

October 2022

2023 TAX APPOINTMENTS

I will not be available from March 30, 2023 through April 9, 2023 to work on any income tax returns.

Specifically, I will not be available to receive tax return information, to work on any tax returns, to give back any tax returns, to e-file any tax returns, or to receive or answer any phone calls, texts, or e-mails during that time frame. (Note: This policy is for 2023 only.)

**April
2023**

I will automatically put tax returns on extension for any work that I receive after Saturday March 18th. The new deadline for tax returns put on extension will be October 15th, but I will still do my best to finish and return all tax returns before March 30th.

I am unable to make any exceptions to the above policy. I hope that this will not be a significant problem for you. I am telling this to all my clients now, so that if they find the above policy unacceptable in their current situation, they will have time to find another tax preparer

529 PLAN DISTRIBUTIONS – TIMING IS EVERYTHING!

(I put this information in my October 2020 Newsletter, but it bears repeating.)

Although you will not find this rule explicitly stated anywhere in the IRS' publications or tax forms, the withdrawals you take from your 529 account must match up with the payment of qualifying expenses in the same tax year.

Distributions from a 529 Plan are not taxable if they are used to pay (or reimburse) qualified educational expenses. **However, those distributions must be made in the same year that the expenses are paid.**

This can be tricky when paying spring tuition bills. Typically, spring semesters begin in January. But colleges often send out spring tuition bills in December, before the semester begins. If parents pay the tuition bill in December, then the 529 Plan distribution must be made in December in order for that distribution to be non-taxable. If parents wait until January to pay the tuition bill, the 529 Plan distribution must be taken in January



(or later in the same year) in order for that distribution to be non-taxable. If the tuition is paid in December but the 529 Plan distribution is not taken until January, the income part of that distribution is taxable. Likewise, if the 529 Plan distribution is taken in December but the tuition is not paid until January, the income part of that distribution is taxable.

This is not a problem if the 529 Plan pays the tuition directly to the college or school (the payment and the distribution would be simultaneous). But if parents pay the tuition themselves and take a distribution to cover the expense, they must be very careful of the timing. I know this can be inconvenient, and easy to forget. But the risk of having to pay taxes on the income portion of the 529 Plan distribution makes it absolutely necessary to take the distribution and pay the associated expenses in the same year.

TEACHERS

For 2022, teachers can deduct up to \$300 paid by them for school supplies. (This was \$250 for 2021.)

THE STOCK MARKET'S DOWN YEAR

Closely review your investment portfolio to take advantage of some tax-savings opportunities and to try to avoid some potential tax traps. Consider selling the poor investments in your portfolio to offset capital gains from sales of winners.



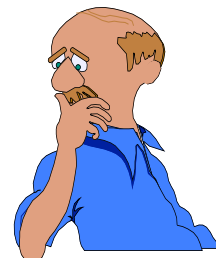
But be aware of the sneaky “wash-sale” rule. If you sell stocks or mutual funds at a loss, and then re-purchase the same stocks or mutual funds within 30 days after the sale, the capital loss is not deductible in the current year. (That loss is added to the tax basis of the securities you just bought.)

The wash-sale rule can catch you by surprise. For example, (1) if you sell stock at a loss in a taxable, non-IRA account, and then re-purchase that same stock in an IRA account, or (2) if you sell a mutual fund at a loss within 30 days after the date a dividend is reinvested, the wash rule will apply to those transactions as well.

Note that the rule does not apply to trades made completely within an IRA. You are fine if you sell securities in your IRA at a loss and buy them back in the IRA within 30 days.

SOME INDIVIDUAL TAX ITEMS THAT EXPIRED IN 2021:

1. Taxpayers ages 72 and over must again take Required Minimum Distributions in 2022.
2. The “2021 only” increase in the Child Credit (for those with children under the age of 18) expired at the end of 2021. For 2022, This credit
 - Reverted back to \$2,000 (from \$3,000);
 - Reduced the age back to “under 17” (from “under 18”);
 - Reverted back to lower income phaseouts.
3. The “2021 only” increase in the Dependent Care Credit (for those who pay for daycare for their dependents) expired at the end of 2021. For 2022, this credit
 - Reverted back to 20% (from 50%) of the amount paid for daycare expenses;
 - Reverted back to the \$15,000 Adjusted Gross Income phaseout amount (at an AGI of \$15,000, the credit begins reducing from 35% to 20%); and
 - Lowered qualified expenses back to \$3,000 for 1 child (\$6,000 for 2 or more dependents).
4. The \$600 non-itemizer charitable deduction amount expired at the end of 2021. **(You can still claim charitable donations as an itemized deduction, but they must go on Schedule A.)**
5. The credits for nonbusiness energy property (insulation, storm windows and doors, etc.) and alternative fuel refueling (electric car chargers) expired at the end of 2021.



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.

"Last year, Mike Barranco, Baltimore County Circuit Court's latest Judge and the son on the late Frank Barranco, M.D., the BPD's Chief Physician, approached me as we were leaving a retirement celebration for Judge Sally Chester and asked me if I would write a Veterans' Day article for The Advocate, the monthly newsletter of the Baltimore County Bar Association. I agreed and wrote this article, which appeared in the November 2021 issue of The Advocate. Mike May."

VETERANS' DAY REFLECTIONS AND MEMORIES

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

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

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

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

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

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

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

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Hodgkins lymphoma caused by Agent Orange exposure, like at least four of the other soldiers with whom I served in Nam.

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

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

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

Michael P. May


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

Our Pension System

**Bob Haukdal
F&P Pension Trustee**

Our pension system ended fiscal year 2022 (June 30th) with a preliminary valuation of \$2,981.544,192. That created a loss of 8% from FY21. Fortunately, we finished FY21 with an outstanding 29.3% gain.

Actuaries use an assumed rate of return on investments, among many other factors, to project the value of the pension fund years into the future. The lower the assumption rate, the higher the annual liability for the sponsor, which in our case is the City. In FY2018 we voted to lower the assumption rate from 7.5% to 7.25%. This past fiscal year, we voted to lower it again to 7% which took effect July 1st. The board's vote also lowered it to 6.95% for July 2023 and 6.9% for July 2024. Although the board voted to make those changes, to take effect, it required the City Council to write and pass a bill to amend Article 22 of the Baltimore City Code and then be signed by the Mayor. The City Council voted to approve the changes June 13, 2022 and the Mayor signed the bill June 30th



As we did last year, the BRPBA will once again be holding a clothing drive during the December holiday party. Please, if you find yourself with some gently used or even new clothes that you are looking to get rid of, think of us. We will be donating all we collect to McVets in Baltimore City. As we told you in the past, McVets is an organization located on High Street, downtown Baltimore. In their own words, "**McVet's is committed to offering a military-structured, seamless continuum of care that helps veterans in need transition from dependent to independent living**". We applaud their continued efforts to help our veterans and will do all we can to help them.



2022 Officer Deaths

Line of Duty: 196
Suicides: 116

As of 11/13/2022
Sgt. Michael Sugrue - Ret

WISE MUSINGS, BY WESLEY WISE

On 22 January of this year, I was walking through my apartment minding my own business when I had a heart attack. The heart attack caused me to fall, and when I landed I broke my right shoulder, clavicle, and arm, which I still cannot use.

I ended up in the hospital and then in a rehab facility, where therapy started. I soon found out that my therapy ended well before my need for it did. I also found out that laying in bed having therapy and then waiting for more therapy over a period of months rendered my legs unable to support my overweight self. I say "waiting for more therapy" because I only got 100 days paid for by insurance, and then the therapy stopped. So, I continued to lay in bed 100% of the time, waiting for more therapy, and for the shoulder and arm to heal - but it never did.

After therapy ran out in May 20, there was no additional therapy, until I was advised this week (October 22) that it would soon start again, thanks to Medicaid, which took over as my new insurer. So here I sit - a one-armed guy unable to walk thanks to useless legs, with a book to write and others to publish.

The last I heard, I will never leave here. To get Medicaid, we had to give up our car and our apartment, and most things in it. So now, we have nowhere to go and no way to get there. Quite a dilemma.

Oddly, my wife of 51 years fell and broke her back the same week I fell. Now she can no longer walk, either. But the good news is that she's in the same room with me at the institution. Imagine, two cripples in the same room in the same institution at the same time - ain't that rich. She will probably never leave here or walk again, either.

Life after you retire sometimes isn't what you expected it to be. But you learn from it and deal with it the best you can.

And what did I learn from this, you ask?

I learned to just not have a heart attack while walking - simple as that. I also learned that Medicaid pays your bills but takes everything you have left in return. So here we sit, twiddling our thumbs, waiting for the days to pass.

But wait. My wife crochets a blanket or two, and there's a book waiting to happen, hence "WISE Musings." So, life goes on. And so do we.

The book is simple: it's a compilation of all of the long-ass and shorter essays I've posted over the years with some new ones added to the mix. You can find it on Amazon.



222 MEMBERS LOST THEIR BRPBA BENEFIT OF UP TO \$1250.00 BY NOT SUBMITTING A BENEFICIARY FORM. THIS IS HEARTBREAKING.

Information was received from BPD Watch Center who are responsible for updating departmental ID, that retired officers who need to update their ID cards can do so Monday through Friday 9am to 4pm.

Take the elevator in the new building to the 3rd floor police annex. The photo room is on the left-hand side of the elevator.

Call the number on the door for assistance and an officer will come down to help you.

Don Helms

Chaplain

P.S. For those unable to get to the city, you can contact Sgt. Angela Carter-Watson at 410-396-2640 or her cell at 410-913-6856, OR contact Det. Lt. John Paradise at JohnParadise@BaltimorePolice.org.

Synopsis of the three items I spoke about at the BRPBA meeting Wednesday September 22, 2022.
By Pam Shaw, Retiree Liaison

Item #1 The City Council 22-0211 bill to make a matter of City Code the Health Insurance Committee which passed unanimously on 3rd reader on 7 /25, was neither signed nor vetoed by the Mayor. It officially became law after three regularly scheduled council meetings on 9/19. Credit goes out to all the active and retiree locals who made this happen. This is the culmination of 10 years of joint negotiations and lobbying by all concerned. This makes permanent the HIC we've had since 2012 and gives the retirees a seat at the table. Big thanks go out to Joel Smith the coalition's attorney, Frank Boston and Ari Plaut our lobbyists.

Item #2 Today at the Board of Estimates the City approved the Health Insurance Providers we will have for the next six (6) years. That's an initial 3 years with 3-one year renewals at the sole discretion of the City. There were no protests made by any of the other vendors who bid on these contracts. These recommendations are the result of six months of hard work on your behalf by Josh Fannon, Local 964 and myself (representing labor) and other members of the evaluating committee. We were very successful in reducing administrative costs, while securing better benefits for all we represent. More later on this.

They also approved the rates for all the categories within all the plans. The Medicare retirees in the Aetna MAPD plan will see a cost decrease in 2023, while also obtaining some new benefits.

The under 65 retirees and the actives plans are self insured. That means that the City pays actual claims. As a result these groups will see noticeable increases. The reason for this is that our actives and under 65 retirees are sicker than in the past and sicker than other similar groups. How do we reduce these costs, we need to take better care of ourselves. See our doctors, take our medications, exercise and otherwise reduce our stress. The pandemic did not help our active members as most if not all of the Wellness programs the City had in place were abolished.

The resultant rates would have had double digits increases. The coalition requested some additional by down (monetary contribution) from the City to reduce the impact on the actives and under 65 retirees. The City bought down approximately 2.5% of the increase, bring the increases down to approximately 9.3%.

The approved rates are in the Board of Estimates agenda for 9/21.

Item #3 I'm sure you've seen reporting of a contract dispute between Johns Hopkins Hospital system and CareFirst. While these kind of contract conflicts come around from time to time this has been unusually public. These contract disputes usually resolve themselves without any impact to the patients. The City is aware and believes this crisis will resolve itself without any impact to us.

This issue was not raised at the Board of Estimates meeting. All of the bidders included John's Hopkins hospital and their providers as an in-network providers for January 2023.

So why all the letters and messages from Hopkins and their doctors? Most contracts for medical networks have a requirement of notifying that patient and the plan sponsor when the provider plans network changes, generally 30 to 90 days ahead of the change.

This time Hopkins has engaged, not just their current patients, but their potential patients by going full on public in social media. Frankly, Hopkins has weaponized their existing patients against CareFirst in an effort to get them to concede to their demands. Pretty shameful for Hopkins to increase the stress on their already seriously ill patients.

Right now my advice is not to worry over this unnecessarily. If it wasn't for social media, we might not even know this was going on.

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: Submitted by Wilbur Bartels
:
: **Keep this in mind!! Especially those of you who order online. This is how hackers get your information.**
:
: **Do you know what is the difference between http:// and https:// ? I don't know how many of you are aware of the difference, but it is worth sending to anyone who does not. The main difference between http:// and https:// is it's all about keeping you secure. HTTP stands for Hyper Text Transfer Protocol. The "S" stands for "secure". If you visit a website or web page and look at the address in the web browser, it will likely begin with the following: http:// This means that the website is talking to your browser using the regular "unsecured" language.**
:
: **In other words, it is possible for someone to "eavesdrop" on your computer's conversation with the website. If you fill out a form on the website, someone might see the information you send to that site. This is why you never ever enter your credit card number in an http:// website! But if the web address begins with https://, that basically means your computer is talking to the website in a secure code that no one can eavesdrop. If a website ever asks you to enter your credit card information, you should automatically look to see if the web address begins with https://. If it doesn't, you should NEVER enter sensitive information such as a credit card number, SS #, etc.**
:.....

New Hires, Retirements and Pension System Withdrawals

Bob Haukdal
F&P Pension Trustee

The two charts below were prepared by the pension system and depict the number of enrollment additions and subtractions to the pension system by retirement or withdrawal from the police and fire departments. Also provided is the year end enrollment for each department.

From July 1, 2022, through September 30th, the police department has experienced 31 additional retirements (I don't have the number of new employees or withdrawals). Of those 31 retirements, 15 left without a sufficient number of years of service to get a full retirement. For each year they left before 25 years of service or age 55, they lost 6.5% in addition to the points they lost for each year for not staying 25 years. Presented with no editorial comment.

Police Department

Fiscal Year	New Enrollments	Retirements	Withdrawals	FY Year End Total
2016	100	114	126	2,577
2017	148	110	101	2,504
2018	198	95	98	2,520
2019	173	104	106	2,465
2020	156	116	68	2,408
2021	201	115	86	2,388
2022	148	143	118	2,217*

*Pending final verification from the actuary.

Fire Department

Fiscal Year	New Enrollments	Retirements	Withdrawals	FY Year End Total
2016	66	64	29	1,513
2017	72	53	21	1,504
2018	93	41	25	1,526
2019	89	56	31	1,515
2020	75	36	28	1,516
2021	18	42	27	1,449
2022	72	55	40	1,408*

*Pending final verification from the actuary.

The Mission of the 11th Air Assault Division (Test) during the early 1960's was to develop the air assault concept which was later used in Vietnam. This required numerous field problems, some of which were held as far away as South Carolina. The division would travel in convoy to the training site. A couple of hours before the convoy left Ft. Benning, GA, a detail from the 545 MP Company would travel the route, dropping off an MP at traffic lights, turns or any place where military and civilian traffic might conflict. One time I was dropped off on the edge of a small town in GA at a traffic light. There I stood with a canteen of warm water and a box of C Rations to last the day. I hadn't been there long when I was approached by an older man wearing a Stetson hat with a Marshall's badge on his shirt. He also had a revolver stuck into his waist band. He inquired as to why I was there. I explained what my purpose was, and we spoke for several minutes. It then seemed as though he suddenly had an idea. He said "Tell you what, when the convoy comes through, I give you permission to ignore the light like it was there". I opened my mouth to indignantly inform him of the Federal law concerning military traffic in convoy and that I did not need his permission. But then, I thought why start a fight when he is on my side already?

We spoke for a few minutes more and then he asked if I would like a cold drink. He left and came back with a Coke and refused payment. As it got later in the morning, he asked what I was going to do about lunch. I showed him my "C's" and he said that "You can't eat that stuff. I'll have my wife make you lunch." He came back at 12:00 with a sandwich, an apple, a piece of cake and a Coke. He brought me another drink later.

I learned a valuable lesson that day which was "pick your battles wisely." The memory of this served me well during my forty years in law enforcement.

I said earlier that I was dropped off on the edge of a small town. I wasn't familiar with the name. But then in 1964 who had ever heard of Plains, GA?

Bob Dean

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Ed Gorwell Home Improvement 410-491-4043

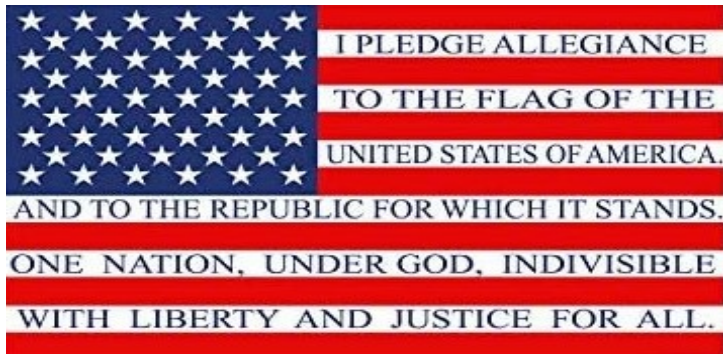
WELCOME TO OUR NEW MEMBERS!
As of 11/18/2022

Donald Burns	Sean Mahoney
Milton Corbett	Ebony McCrea
Karyn Crisafulli	James Padgett
Johnny Delgado	Mark Richardson
Earle Eagan	George Stiemly, Jr.
William Edgar	Bernard Tomaszewski
Brandon Echevarria	Gregory Woodlon
Michael Lind	

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

Spot the Difference?

maybank2u.com is not the same as
maybank2u.com

citibank.com is not the same as
citibank.com
(the first one is correct, the second one is from hackers)

The "a" in the later url is a cyrillic alphabet.

An average internet user can easily fall for this. Be careful for every mail requiring you to click on a link.

Please Stay Alert

Submitted by
Bernie Wehage

DISTRESS FUND NEWS

As you know, the 2022 Raffle was mailed in early September. Tickets will be sold up until the time of the drawing at the December 21st Holiday gathering. And as you also know, the Distress Fund yearly raffles are so very important. The money collected from the purchase of tickets and donations is solely dedicated to our members and widows in need. This year we helped a member who had a house fire. We've helped a few members who have found themselves in overwhelming financial circumstances, and we have helped members with health issues.

This is what we are. A helping hand. Thanks to you.

Remember, this year's raffle has **FIVE ADDITIONAL CHANCES TO WIN** for a total of **35** prizes. The prizes are as follows:

19 \$100.00 winners

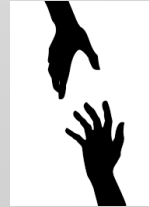
4 \$200.00 winners,

3 \$300.00 winners

4 \$500.00 winners.

Good luck, and thank you to one and all who participate when you can. .

Daryl Buhrman
Distress Fund Chairman
410-803-2293



In Memoriam

In Memory of:

Robert DePaola

Anthony Bickauskas, Jr.

Paul Seitz

Dino Taylor

Kenneth Mellott

Thomas Garner

Americus (John) Rambeau

By:

Betty DePaola, wife

Sharon Bickauskas, wife

Nancy Seitz, wife

Ambre Taylor, wife

Deborah Mellott, wife

Beverly Garner, wife

Diane Rambeau, wife



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Mrs. Jean Chilcote, widow of Charles
(01/30/22)

Jason Chriest (11/06/22), active, son of
member George Chriest

Fred Hannah, Unknown DOD

Kenneth Munzer (08/16/22)

Colonel Jesse Oden (10/06/22), retired

James M. Reid (10/3/22), retired

Claretta Rideout, wife of Ronald Rideout
(08/23/22)

Richard Tobin (08/29/22), retired

Michael VanNostrand (09/23/22), retired

BRPBA FINAL ROLL CALL

Robert DiStefano
(10/14/2022)

Joseph Drum
(10/10/2022)

Lloyd Eckart
(09/14/2022)

Gerard Hogan
(11/08/2022)

Abraham Martin
(09/14/22)

Sean Mayo
(09/07/2022)

Charles Megibow
(09/12/2022)

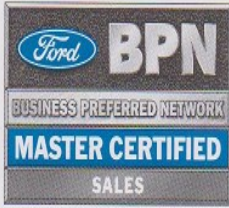
Robert L. Powell
(07/26/22)

Joseph Skiba, Jr.
(10/08/2022)

"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**



Rest in Peace, Officer.



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Commercial Accounts Manager

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kw
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REALTY

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



BALTIMORE RETIRED POLICE BENEVOLENT ASSOCIATION TAG PROGRAM

As of November 2022, we have 710 sets of professional looking tags in Maryland. Many members continue to display their pride of being a police officer, even in this current climate. Our tags are a one time fee of \$25.00 to the MVA and a small donation of \$20.00. Don't forget to contact Daryl if you want motorcycle tags.

Contact Daryl Buhrman at 410-803-2293 if you would also like to tell the world how proud you are to be a retired Baltimore City Police Officer.

Visit our website for more information at:
www.brpba.com under Member Information or call
Daryl Buhrman at 410-803-2293.





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

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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!***