



Baltimore RETIRED POLICE BENEVOLENT ASSOCIATION

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SPECIAL EDITION • SUMMER 2010

THE BRPBA AND MARYLAND'S FOP SUPPORTS BOB EHRICH FOR GOVERNOR

At the September 15, 2010, BRPBA General meeting our members endorsed BRPBA; a \$1,000 donation was made to his campaign. There were 301 members present who gave Governor Bob Ehrlich a standing ovation. We ask our members at the polls in November to vote for him and his running mate for Lt. Governor Mary Kane. Isn't time for a change? Governor Ehrlich's grandfather was an Eastern District Patrolman.



PRESIDENT'S MESSAGE

I first like to thank all of those who voted for me in the FOP'S election last month. I received 1200 votes, which places me in the top position for Trustee. Your votes not only gives me motivation to work for you retirees and actives but places a burden that I will continue to work hard to protect our pension and keep you informed of the actions of the City, City Council and the F&P Pension Systems Board of Trustees regarding Pension issues.

This month at the General Meeting there will be nominations for several Board Positions. I do not intend to seek another term as president. I will still be on the Board but not in any elected Position. For those who will attend the November Meeting and will not for those nominated it will be important to vote for those members who have stood with me in the two year battle for our pension. These are the men who know the players in the City what their positions are and most importantly how we got into this financial predicament. Nick Caprinolo will be running for President who I will nominate. The other incumbent Board Members who are seeking election I strongly urge you to vote for them. They have stood by me and fought every step of the way. The position of Trustee vacated by Nick Caprinolo, I endorse and highly recommend a man who was on our Committee that did research on our positions to save the Variable Annuity and promote the 2% Cola and \$16,000 minimum pension for widows, was with us at the Council Meetings, and was well awaited with those at City Hall. I endorse Barry Powell for Trustee.

Don't change horses in midstream. The battle for our pension will continue for the next three or four years. Those men or women who wish to be members of Board meet with the board even though they are not elected. They are involved in every decision, financial, administrative, organizational, strategy and Distress Fund Issues and when they desire to run for a position they are committed and knowledgeable.

At this time I acknowledge Herbert Hover to our Board as a non-elected board member, ask him the discussions and planning that takes place

The Suitcase against the City will be scheduled for March 2011 before Judge Garbus in Federal Court and depositions will begin in November 2010.

To help my deposition in the suit I will be sending out a letter to all individuals asking you to respond with information, how City Bill 0603 has affected you financially. I have attached two letters from line of duty injured of how this bill affected them, as a guide. There is also an information card which outlines, if you are NLOD and LOD Pension and the annual pension benefit. The annual F&P Pension report reflects the number and average Pension Benefits but does not tell me the full story. In my deposition, I want to call attention to the Court, that there are people who have irreconcilable financial Problems created by Bill 0603. Have a great holiday and God bless you.

John C. Lewandowski



Not pictured: 2nd Vice President, Ted Weintraub

BRPBA Newsletter is printed quarterly: Spring, Summer, Fall and Winter by the Baltimore Retired Police Benevolent Association.

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FROM TED WEINTRAUB F&P PENSION BOARD CHAIRMAN

I am sitting here racking my brain trying to think of something appropriate to write. Quite frankly I am tired of writing and speculating about the newly revised F. & P Retirement System. For at least five years I have informed our membership via this column that a change was coming that was not going to be in our best interest. Lo and behold my prediction came true. Now there are some who are trying their best to belittle the trustees of the Retirement Board and claiming we did nothing; even to the point that one of our (Baltimore Police Retired Beneficial Association) board members wanted the rest of the board to have a " No Confidence Vote " to oust me from the position I hold. Needless to say the vast majority of the board laughed that away. My main point about not wanting to write about the system is that I do not wish to speculate on things that are not final. That is, why should I fill our readers heads with things that COULD or SHOULD be done when those things are out of our control . We have been informed that there is movement by the City council to revisit the new pension ordinance

with possible amendments in our favor. I will not believe these rumors until they come true. I can not emphasize strongly enough that I do not want to become responsible for creating hope only to see these dreams come to a screeching halt. If I sound pessimistic so be it. On the brighter side I do want to acknowledge the fact that our committee on the pension is responsible for obtaining a better deal for our widows. They collectively did a great job. Just like in past years I am awaiting our Actuary's report due to be published in late October. In the past we always waited for this report to learn how large of a percentage increase , if any, we were going to receive in our pensions. With the advent of the Cola that information will no longer be available or necessary. Instead the Valuation Report will establish how much money the City must kick into the system in order to pay the COLA and keep the system sustainable. My two index fingers are getting tired so I must conclude. See you at our meetings. All told.

Ted Weintraub

Visit the BRPBA Website at:
<http://www.baltimoreretiredpolice.org>

To contact the BRPBA, please email us at:
brpbaemail@aol.com

Contact BRPBA at the above email address to advertise your business in our member newsletter



RETIREE DICK ELLWOOD HAS WRITTEN A BOOK

Dick Ellwood has published a book that has taken him about four years to complete. The book is titled *Cop Stories - The Few, The Proud, The Ugly* and was published by IUniverse publishing company. The book is on all the websites that sell books and is also available at Borders, Barnes & Noble and Greetings and Readings stores. The book has thirty-eight engaging short stories about his twenty-five years on the department. *Cop Stories - The Few, The Proud, The Ugly* gives a no holds-barred inside look at the experiences of his time on the department. The book vividly depicts the teeming street life of Baltimore, one of the most dangerous cities in the nation. From walking a beat in his boyhood neighborhood, arresting his Yankee baseball hero, to working in patrol, vice, robbery, homicide and arson. The book scans the turbulent times of the sixties through the decadence of the eighties. He doesn't miss a chance to get down and dirty with the gritty details you won't find on primetime TV.

FROM OUR CPA LEONARD DELOZIER

October 2010

HEALTH INSURANCE AND YOUR W-2 FORM

Starting in 2012 for tax year 2011, employers are required to report on your W-2 Form the value of company provided health coverage. **THE AMOUNT LISTED IS NOT TAXABLE INCOME** to the employee, but the figure still must be shown separately on the form. This is similar to the deferred compensation (amounts that you put into a 401k or 403b plan) reported on your W-2 Form – it is reported in a separate box on your W-2 Form, but it is *not* included in your taxable wages.

Many people are getting *false* e-mails saying that this is taxable income. Do not be alarmed or misled. Your employer-paid health insurance premiums are not taxable income to you.

Dick Ellwood is the third generation of his family to serve the Baltimore Police Department. His father was a member for thirty-two years and his son was a member for eight years, before he went to Florida and is now a homicide detective with the Broward County Sheriffs Department. Dick's grandfather and great grandfather on his mother's side were also with the department, their last name was Dunn. Dick joined the department after his discharge from the Marines in the mid sixties. He earned a degree in criminal justice and now resides with his wife in Timonium, Maryland.

Dick would like to offer the book to the retired association at a reduced price and also make a contribution to the retiree distress fund based on the sales. The book is on all the websites and in the stores for \$19.95. Dick wants to sell the book to retirees for \$15 and hopes to have copies available at the September 15th meeting.

HAVE YOU LOST YOUR KEYS?

We have a set of keys that were returned to our PO Box last week with a BRPBA key tag on them (BRPBA Tag # 2746 with six keys). All the keys are attached to a certain colored key ring. They were mailed from the Capitol Heights area in Maryland. If the owner wants them back he/she can call me at (443) 695-4202 and I will send it to them.

Patrick Youells

For Information on BRPBA License Plates, 2009 Raffle, Distress Fund or Motorcycle Tags call 410-803-2293.

THE RETIREES TICKET

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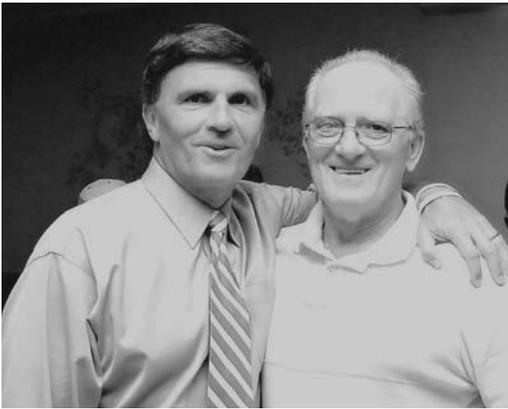
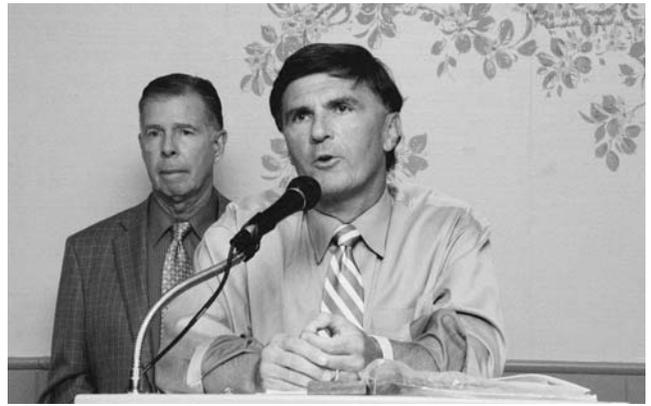
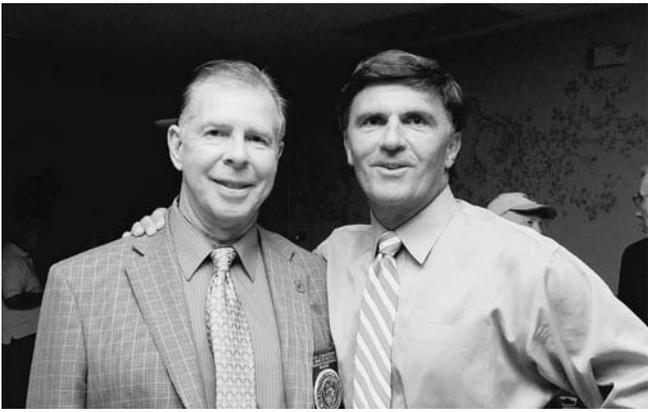
State Trustee

Stanley Mezewski

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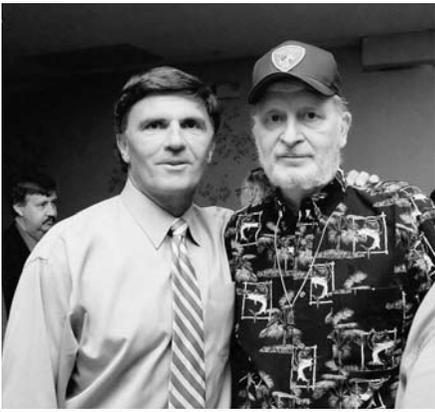
Don Helms





THE BRPBA AND MARYLAND'S FOP





**SUPPORTS
BOB
EHRICH
FOR
GOVERNOR**



THE PENSION CRISIS

Recently the Greater Baltimore Committee completed a study of the Fire and Police Employees' Retirement System and determined that current contributions are inadequate to cover the system's existing and anticipated liabilities. The committee's executive summary noted that the current actuarial funded ratio of the system is 84.8% while the funded ratio, according to market value, stands at only 58.2%. The committee task force stated that it believed "serious consideration should be giving to converting from a defined benefit plan to a defined contribution plan for future fire and police officers."

In October the Baltimore Sun had an editorial expressing a significant hostility to defined benefit plans. The editorial appeared to reflect the prevailing sentiment nowadays.

Then, on October 7, 2010, the Maryland Daily Record reported a state initiative to examine Maryland's underfunded pension system. It noted that neighboring states across the country have already diminished benefits.

Traditional defined benefit plans determine retirement benefits by using a set formula, rather than depending on investment returns. The law describes a defined benefit plan as any pension plan that is not a defined contribution plan, hardly an illuminating description, while indicating that a defined contribution plan is any plan with individual accounts, for example a 401(K).

Throughout the country there is a movement to rein in public employee benefit plans. Not surprisingly, the debate focuses on defined benefit plans, which have stood for decades as the preferred method of affording public employees retirement security, versus defined contribution plans in which workers do most of their own retirement planning and risk investment losses in the market. Republicans tend to favor defined contribution plans, arguing they would be cheaper. Democ-

rats favor retaining defined benefit plans while trimming their cost through higher employee contributions, raising the retirement age and freezing or postponing cost of living adjustments.

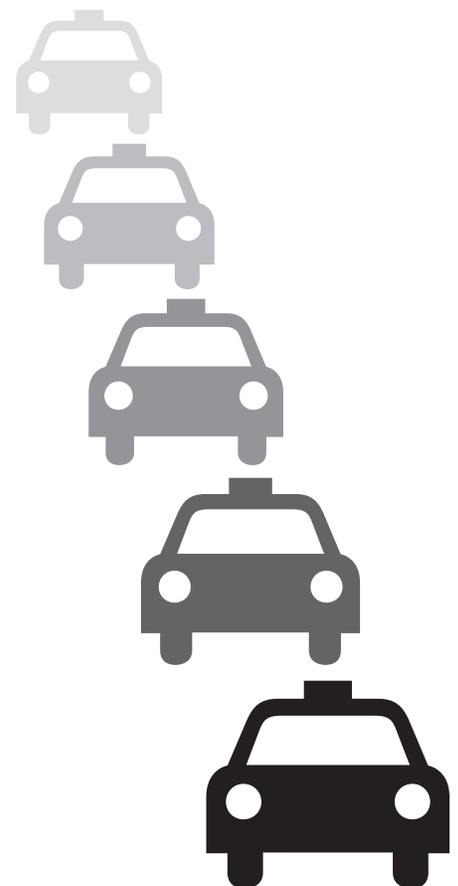
The Greater Baltimore Committee's Task Force made recommendations that pertain to both defined benefit and defined contribution systems. It recommended realignment of the plan's asset management structure, a requirement that the city make the required actuarial contribution this year from its general fund and not use the money already in trust to mitigate its contribution obligation, replacement of the current variable benefit, lengthening of age and service requirements, termination of the provisions of the deferred retirement option plan (DROP2) for those members who have not yet achieved 15 years of service, revision of the calculation method for average final compensation, increase in employee contributions supporting the F&P Pension System, consideration of a defined contribution plan for future hires and restructuring of the F&P System governance. The city enacted legislation implementing some of the recommendations, although not a defined contribution plan, but the legislation was drafted in so hurried and haphazard a fashion as to engender unintended consequences and to deprive some of the plan's neediest recipients of critically necessary fiscal support.

Currently Republican candidates for governor in California, Minnesota, Illinois, Oregon, New York, Rhode Island, Michigan, Maine and Nevada have advocated for a change to a defined contribution system by which workers and, to a lesser extent, state governments, pay into a non guaranteed savings account from which employees would draw upon retirement. Clearly any such change would completely eliminate guaranteed monthly retirement checks. In the modern era, though, myriad private employers have defined contribution plans.

Police and fire fighters cannot rely upon social security. Indeed, the absence of social security benefits associated with police and fire service forms the justification for defined benefit plans. In addition, until very recently, police and fire fighters earned significantly smaller salaries than other workers. The police and fire fighters took those less remunerative jobs because they wanted to serve and because the security associated with the F&P defined benefit plan, with its variable benefit annuity raises, appealed to them.

At this point, the variable annuity benefit no longer exists. In light of the prevailing hostility to the defined benefit programs, all police and firefighters, active and retired, must remain vigilant that the security upon which they relied, and which they were promised, does not vanish, a casualty of politics.

Michael P. May



PENSION BENEFITS NEWS

For the last two years, our President, John Lewandowski and I have been working hand in hand with the FOP and the Fire Unions, to prevent the erosion of our pension benefits. We have been forced to sue the city in Federal Court and I believe, when the final bell is rung, we will be successful.

On the other hand, we were able to accomplish one very important task, which is very dear to my heart. There are 583 Fire and Police survivors receiving pension benefits of which 508 were paid less than \$16,000 per year. The majority of these survivors 307 were being paid less than \$9800.00 per year. I was appalled when I first learned of these figures. How could anyone live at this level of income?

While we worked on the entire pension problem, I made it my priority to get these folks some kind of increase in benefits. When I began this fight, I was told by everyone involved that I was beating a dead horse. When I say everyone, I mean everyone. All the Union leaders and most of our own membership felt that the city would not agree to add anything in the budget for these very deserving folks. Our President realized immediately that this needed to be put in our proposal to the city, and together we were successful in persuading the unions to back this proposal. We also, from the beginning, had the backing of several members of City Council: Bill Cole, Mary Pat Clarke and Jim Kraft fought diligently to have it included in any new bill introduced at City Council. We also received a great deal of help from Council Woman Helen Holton.

I know that most who will read this report already know our efforts paid off, but at the last moment, through some misunderstanding of the terms used in the pension bill, about 100 of these survivors were left high and dry because inserted into this section, was a phrase stating that only those members whose spouse had worked a full 20 years,

would be included in this increase. This meant that if the retiring member left the department because of a disability pension, there would be no increase for them.

Since that time, I have been to City Council several times, attempting to correct this omission. The members of City Council have been very gracious in allowing me to interject my cause even though they were holding a hearing on an unrelated matter. This week, I sent an email to all members of the City Council, pleading for them to correct this unintended circumstance, of a hastily prepared last ditch effort to pass legislation that would keep this fiscal year's budget in balance. Almost immediately I started receiving responses from members of the council. It is my absolute pleasure to be able to tell you that on October 4, 2010, Councilman Jim Kraft introduced a bill to make the correction. Council Woman Mary Pat Clarke, Warren Branch, Belinda Conaway and Nicholas D'Adamo co-sponsored the bill. It is my belief that this bill will pass without objection from anyone.

The new pension bill has many inequities that need to be corrected. It is my intent to continue to work as hard as possible to make sure they are corrected. If any of you have any suggestions regarding these matters, please feel free to contact me.

On another note, I guess it is safe to assume that you all have received a letter from the Employees Benefits Section, telling you that you will now have to be enrolled in a city health plan, in order to be included in the prescription plan offered by the city. Along with that news, starting in January, there will now be a bi-weekly fee charged for the prescription plan, as well as the co-pays for your drugs. There was no advanced warning, and the city is withholding any additional information as to the costs until the open enrollment period for this year.

I do not know if there is anything that can be done about this, but rest assured that we are going to at least make an attempt to put a stop to the city continuously cutting our benefits. I have approached the FOP on this matter, and they have agreed to do whatever is possible to help in this matter.

If any of you have any questions or suggestions, please feel free to contact me.

Nicholas J. Caprinolo
Trustee
BRPBA Retirees Committee Chair, FOP
km3h@verizon.net
410-686-6380

WELCOME NEW MEMBERS

Terry Ressin
Ronald Pettie
John N. Sturgeon Sr.
Michael P. Hessler
Thomas Uzarowski
Albert Heinbaugh
Harry Lober
Richard Goodwin
James B. Salyers
Barbra J. Watson
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David N. Datsko
Wayne A. Jones
Joseph A. Jefferson
Dino Gregory
Scott A. Ripley
Charletta Jackson

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IN MEMORIAM

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(09/27/10) Active

Brian Stevenson
(10/16/10) Active

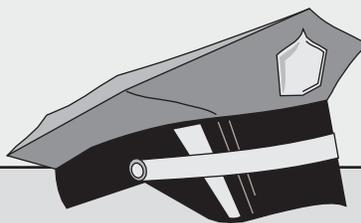
Thomas Portz
(10/20/10) Active

Sarah Weidenhoft
wife of the late Elmer Weidenhoft
(10/14/10)

Deloris Panowicz
wife of the late Gregory Panowicz
(10/17/10)

Edward D. Smith
(10/19/10)

FINAL ROLL CALL



Joseph Bredenski Jr.
(10/16/10)

Raymond Norris
(09/28/10)

Joseph R. Bolesta Jr.
(08/19/10)

Emil Kozlowski
(07/31/10)

William D. Williams
(08/13/10)

David W. Stevens
(08/06/10)

Michael W. McKinney
(08/02/10)

EMERGENCY PHONE NUMBERS

President:

John Lewandoski.....410-360-5088

1st Vice President:

Richard Nevin.....410-876-1027

Heritage Gardens410 254 2272

BRPBA Email

.....brpbaemail@AOL.com

Website

.....BaltimoreRetiredPolice.org

The phone number at the
Heritage Gardens to be used
only in an emergency at home is
410-254-2272.

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whenever a member is sick. This is the
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