



# Baltimore RETIRED POLICE BENEVOLENT ASSOCIATION

SERVED WITH HONOR

WINTER 2011

## PRESIDENT'S MESSAGE

I hope all of you had a wonderful holiday season and the New Year will bring you much happiness and prosperity. As many of you know, I was elected to the position of President of the BRPBA in November, 2010. I want to thank our Past President, John Lewandowski, not only for his hard work these past two years as President, but also for the many other years that he devoted most of his time and energy to this organization.

There was a time when none of us were aware of the intricacies of the F&P Pension System. In fact, one time John asked a question of someone with the Pension System and the response was "You won't understand it because it is too complicated." You just don't say things like that to John. He made it his business to study the system, and today he is one of the most knowledgeable persons I know when it comes to our pension.

I also want to thank John for his tutelage to me, which covered not only the pension system, but also what it takes to be President of the BRPBA. Over the last two years, John made sure that I was included in every meeting that had anything to do with the pension system or the inner workings of the BRPBA. The education he gave me is priceless. I am proud to call him my friend and I will never be able to express my gratitude to him. The good thing is that John is not going anywhere, and I know he will stand beside me and offer his advice when needed.

Our Executive Board is comprised of some of the most devoted and knowledgeable people I know. It is diverse,

comprised of free thinking individuals who are not afraid to express their opinions and are not afraid to tell you when they think you are wrong. There is no arguing, but there is lots of discussion at our meetings. When the meetings are over, everyone is smiling, and that is how it should be. Decisions are made through a consensus of opinions. When the vote is over, there is no adversity and we go on to the next subject. As the President of the BRPBA, I serve the membership and follow the instructions of the Executive Board. I do not run the BRPBA, but simply try to obtain their approval for my agenda. That is the way a healthy organization is suppose to operate.

Sam Walters was elected to the Board as Second Vice President, and Barry Powell, a practicing attorney who is currently teaching law at the college level, was elected to fill the remainder of my term as Trustee. Ted Weintraub, although no longer a voting member of the Board, will still be attending the Board meetings as our elected F&P Representative. Also, on Wednesday, Feb 16, an election was held to fill a vacancy for Board of Governors. Mike May ran unopposed and as most of you know, is a practicing Attorney. These members bring a lot to the table, and I look forward to working with them and the rest of the Board Members in the upcoming years.

As you all have seen by now, the New Year has brought us an unpleasant surprise in our pension checks. Not only has the cost of medical insurance risen, but we are now paying more in taxes. I tried my best to get the correct informa-

tion for the tax increase and was given at least three different and conflicting causes for why this occurred. The bottom line is that even though Congress supposedly kept the Bush tax breaks, the IRS changed the tax tables to more accurately reflect the actual tax due at the end of the year.

For those of you who were sixty-five years old as of June 30, 2010, you should have noticed an increase in your pension check of 2%. I know it is hard to tell due to all the other increased deductions in health care and the cost of the lawsuit, but none the less, you did get a raise. The vast majority of our members did not, and anyone under the age of fifty-five will not get a raise for some time to come.

I wish I could give you more information in regards to the lawsuit, but at this point there is not much to tell. If nothing changes, the case is scheduled to go to trial in Federal Court on March 14, 2011. I am reasonably optimistic that we will prevail and will regain at least part of our benefits lost in June of 2010. There are still at least one hundred survivors earning less than \$16,000 per year. These are the survivors whose spouses retired with less than twenty years' service. I was able to have a bill introduced in the City Council to correct this, but as written, it is too inclusive and needs to be tweaked. I have the changes needed to fix this and will be working with the City Council to make the proper changes and, hopefully, correct this travesty. We have survivors whose spouses retired as a result of line of duty injuries and in some

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#### Executive Board

Nick Caprinolo

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Richard D. Nevin

*1<sup>st</sup> Vice President*

Sam Walters

*2<sup>nd</sup> Vice President*

Daryl Buhman, Sr.

*Secretary*

Donald A. Kent

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Ellis S. Baldwin

*Sergeant-at-Arms*

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Robert Haukdal

Dominic J. Mastromatteo

Mike May

#### Past President

John Lewandowski

#### Pension Board Trustee

Ted Weintraub



## PRESIDENT'S MESSAGE

*Continued from page 1*

cases, died while protecting the citizens of Baltimore, who are receiving as little as \$6300,00 a year. Frankly, I do not understand how any member of the City Council could look at themselves in the mirror if they voted against these survivors.

I joined the department in January of 1958 and was told that if you were killed in the line of duty, your family would receive your paycheck for the rest of their lives. I never realized that, yes they would, but they would never get another raise. At least one widow of a Firefighter, whose husband was killed in a fire in 1963, is receiving the same money she was awarded in 1963. She is not alone.

This newsletter goes out to all of our members, including those survivors with issues I have described. I need to hear from you. Please write or call me so I can obtain the information I need for presentation to the members of the City Council. For those of you who are not in this position, but may know someone who is, please call me or write me. I know that there are many members out there who retired with line of duty injuries who, if you pass away before your spouse, will leave a pension of less than \$16,000 a year. Let me hear from you.

## LATE NEWS

Today, February 22, 2011, I sent an email to many of the City Council members with some corrections to the City council bill 10-0603. This is the bill introduced on October 4, 2010, to increase the pension benefits to a minimum of \$16,000.00 per year for those survivors whose spouses retired with a Line of Duty pension, but had less than 20 years service.

I received a reply from Councilman Carl Stokes, Chairman of the Taxation, Finance and Economic Development Committee, stating that he was sched-

Our membership is on the rise, and as an organization, we are growing stronger every day. I met with our financial adviser, Mr. Fred Zeller, several weeks ago, and we are in a strong financial position and our investments are growing even in this depressed market. Between Mr. Zeller and our Treasurer Don Kent, the finances of the BRPBA are in excellent hands.

Recently The City of Baltimore invited me, as President of the BRPBA, to participate in a committee to review and make recommendations for the hiring of a Public Safety Pension Consultant. The responsibilities of the Consultant will be to evaluate and recommend benefits and salaries for new hires. This is a first for retirees. Finally someone recognizes that retirees have a large stake in our pension system and our benefits package and is reaching out for our input. I will keep you apprised on this matter as I get more information. You can reach me at email: Km3h@verizon.net, postal mail: BRPBA, P.O. Box 6217, Baltimore, MD 21206, or phone: 443-686-6380.

Note: Received information yesterday that the lawsuit trial date has been pushed back one week and will now start on March 21, 2011.

Nick Caprinolo

uling a hearing on the bill on March 3, 2011. This bill already has five sponsors, and I have spoken to many other members of the council since its introduction and I believe it has a good chance to be enacted. Rest assured that your Executive Board will do everything possible to see that this legislation passes. Every member of the Council I have spoken to seems to be sympathetic to this cause.

Nick Caprinolo  
410-686-6380  
Km3h@verizon.net

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## YOUR FEDERAL TAXES

### \$3,000 EXCLUSION FOR RETIRED PUBLIC SAFETY OFFICERS

By Bob Haukdal

The IRS allows a \$3,000 exclusion from a pension for retired public safety officers whose health insurance premiums are paid directly from his/her pension fund. Below are the IRS instructions that will tell you how to take advantage of the exclusion. They are published in the Form 1040 instruction booklet as well as Publication 575. Below the directions are links to the instruction booklets.

Along the same line, it is possible that some members did not take advantage of the exclusion last year. If that is the case, they should be able to file an amended return to get the money back from IRS.

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#### Insurance Premiums for Retired Public Safety Officers

1040 Instructions – Page 25  
Publication 575 - Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for accident or health insurance or long-term care insurance. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be made directly from the plan to the insurance provider. You can exclude from income the smaller of the amount of the insurance premiums or \$3,000. You can only make this election for amounts that would otherwise be included in your income. The amount excluded from your income cannot be used to claim a medical expense deduction.

An eligible retirement plan is a governmental plan that is:

- a qualified trust,
- a section 403(a) plan,
- a section 403(b) annuity, or
- a section 457(b) plan.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R does not reflect this exclusion. Report your total distributions on Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a. Report the taxable amount on Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b. Enter "PSO" next to the appropriate line on which you report the taxable amount.

If you are retired on disability and reporting your disability pension on line 7 of Form 1040 or Form 1040A, or line 8 of Form 1040NR, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to the applicable line.

Link to 1040 Instructions – Go to Page 23:

<http://www.irs.gov/pub/irs-pdf/i1040.pdf>

Link to Publication 575:

[http://www.irs.gov/publications/p575/ar02.html#en\\_US\\_2010\\_publink1000226714](http://www.irs.gov/publications/p575/ar02.html#en_US_2010_publink1000226714)

Then click on: Insurance Premiums for Retired Public Safety Officers

IRS Telephone Assistance for Individuals:

Toll-Free, 1-800-829-1040

Hours of Operation: Monday – Friday,  
7:00 a.m. – 10:00 p.m. your local time  
Robert Haukdal

## MISSING IN ACTION

The following members are "Missing in Action". If you know anything about them, please let us know.

Lavon'De Alston  
Tawna Arroyo  
Richard Bernhardt  
Trina Edwards  
Robert Gerber, III  
Joanne Griffin  
Mark Haygood  
James Hick, Jr.  
Kenneth Lane  
Norbert Leonardi  
Maurice Moore  
Anthony Petralia  
Frederick Roussey  
Joseph M. Russell  
Jay Schiner  
Linda Simpson  
Joseph Stephens  
Samuel Teague

## WELCOME NEW MEMBERS

Maria Allison  
Robert J. Binick  
Chris Bieling  
Paul M. Blair, Jr.  
Scott L. Bloodsworth  
Robert M. Booth  
Michelle Cheatham  
Roxanne D. Cotton  
Joseph J. Dobrosielsky  
William T. Gerczak  
John H. Gipe, III  
Valerie Hargrove  
Don W. Helms  
David P. Hendricks  
Charletta Jackson  
Donald F. Kramer  
Napoleon McLain  
Kenneth E. Norris  
John Donald Smith  
Donna J. Stauffer  
Ronald H. Teufer, Jr.  
Berlinda E. Tucker  
William M. Whitehead, Jr.  
Sandra Willie

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## BOARD OF TRUSTEES RETIREMENT SYSTEM

This is going to be a tough article for me to write. In a manner of speaking, it is going to seem like the Board of Trustees of the Retirement System is not living up to the intent that the City Council had in its revision of our retirement system. As you may recall, and if you don't I am going to remind you, the City Council said that all of those monies the system had in the Variable Benefits portfolio (1/2 of a billion dollars) should be moved over to the general funds of the system. The reason being that all of the money invested in the Variable Benefits Fund is Fixed Income, also known as bonds. In this world, bonds are a safer investment than equities or alternative investments. The drawback of bonds is that they do not pay nearly the amount of money that equities, real estate, etc earn. Therefore, the money earning less interest in the bond funds causes the City to have to contribute more to the upkeep of the Retirement System. In other words, if the 1/2 billion was left in bonds, the City would be forced to pay

more as their share of the upkeep of the system. On the other hand, bonds are safer than equities. If you own equities, you might lose money if the market goes down; sort of being caught between a rock and a hard place.

On Tuesday, December 14, 2010, the Board of Trustees voted NOT to move the money, (1/2 billion dollars) into equities. Hey Board, you are violating the intent of the new section of the City Code. Well that might be true, BUT the action which we took is geared to protect YOU, each and every retiree. Keep a very important fact in mind; the City and the Board of Trustees are being sued by the F.O.P., B.R.P.B.A, the Firefighters Union and the Fire Officers Union to force the City to restore the Variable Benefits and other matters. Now, let's assume that the labor organizations win the suite and the Board of Trustees has already moved the 1/2 billion dollars over and by some stroke of misfortune, the market drops. It can happen. That

leaves the system short of money to restore to the Variable Benefit fund. Sounds like a dilemma, doesn't it? Well it sure is. Therefore we the Board have voted NOT to take any action re; moving the money until after the earliest decision is made by the Court regarding the case against the City. The case is scheduled to begin in March of 2011, one month from now. At the conclusion of that phase of the case, the Board will reconsider transferring the money into the systems general funds. Of course, there is still the appellate phase of the case to be tried. We are hoping that at the end of the initial phase of the suit, the court may rule on where that 1/2 billion should go, move it to the general funds or remain in the Fixed income segment discussed above. Like the boiling soup, "The plot thickens ". Keep tuned in. As things develop you will be kept informed.

All told for now,  
Ted Weintraub

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## RETIREE BENEFIT INFORMATION

Listed below is benefit information that may be available for your beneficiary. These benefits vary as it depends on the coverage of each member. It is the responsibility of each Retiree to inform his/her beneficiary to what benefit's they are entitled.

Fire & Police Employees Retirement System

50% Paid bi-weekly  
7 E. Redwood Street, 19<sup>th</sup>. Floor  
Baltimore, MD 21202  
443-984-2810  
Toll Free 1-888-877-6565  
Widow/Widower of Retiree

Baltimore City Life Insurance  
Patrolman to Lieutenant \$7,000  
Employee Benefits Division  
Captain and above \$8,500  
201 E. Baltimore Street, 5<sup>th</sup> Floor  
Baltimore, MD 21202  
410-396-5307

Health Care Benefits  
Employee Benefits Division  
201 E. Baltimore Street, 5<sup>th</sup>. Floor  
410-396-5307

Minnesota Life Insurance  
Claim Department  
P.O. Box 64114  
St. Paul, MN 55164-0114  
1-888-658-0193

Baltimore City Police Department  
Police Beneficial Association (PBA)  
410-396-2556

Fraternal Order of Police  
Insurance Benefit \$1,500 to members  
410-243-9141

Municipal Employees Credit Union  
7 E. Redwood Street  
Baltimore, MD 21202  
410-752-8313

In the event of the death of a member, immediately notify the Personnel Service Board Office at **410-396-2546 or 410-369- 2550**. This office handles every benefit the beneficiary, spouse or family is entitled to.

A member of the department will respond to the house (if within a reasonable distance) and assist in completing all the necessary paperwork for pensions, life insurance, credit union, health insurance, etc. This home visit will be after the funeral and when the beneficiary is emotionally up to it.

If the beneficiary is living out of state the documentation will be handled by mail. A benefit form will be left with the beneficiary (or spouse or family of the deceased) indicating all of the benefits they will be receiving.

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## FORECLOSURE ASSISTANCE

For the past several years, America has been in a foreclosure crisis. This crisis may have affected you or one of your family members. You may be in a foreclosure crisis or unable to pay your mortgage at this precise moment. Mortgage Late? Don't Wait! Those are the words echoed by Governor Martin O'Malley advising you to seek assistance if you have changed financial circumstances that may result in you not being able to pay your mortgage when it is due. Don't wait for your mortgage payments to be several months in arrears and you receive a notice of a pending foreclosure before seeking assistance. There is help available in Maryland to assist you in sustaining homeownership if you are behind in your mortgage. You may be eligible to receive assistance through a program administered through the Maryland Department of Housing and Community Development with other partnerships called the Homeowners Preserving Equity (HOPE).

Maryland has taken the lead in foreclosure prevention through HOPE and through organizations such as Civil Justice, the Pro Bono Resource Center of Maryland, and the Maryland Volunteer Lawyers Service. These organizations train (in foreclosure) and recruit attor-

neys to provide pro bono assistance to homeowners who have fallen behind in their mortgages and who seek legal assistance in attempting to save their homes from foreclosure. Civil Justice holds workshops throughout Maryland. These workshops have dedicated attorneys who will look at your loan documents and interview you regarding your financial situation and make recommendations regarding various options that are intended to put you in position to assess whether or not there is a realistic expectation that you can remain in your home. You may be referred to one of the many community housing services to speak to a housing counselor to further explore your options. Let's face it, you may not be able to save your home if you are six months behind in mortgage payments and you do not have stable employment or other income to pay your mortgage. Under this scenario, you probably would not qualify for a loan modification because you would not be able to financially show the lender that you could pay a mortgage payment. On the other hand, you may have gotten into some type of financial hardship that got you behind in your mortgage payments, but, that hardship is now over and you seek to reinstate your mortgage payments, but at a lesser amount. Or you may have an ad-

justable rate mortgage that will raise your mortgage to an unaffordable rate and you want to refinance to a more affordable mortgage.

The prospect of foreclosure can be a traumatic experience. It could lead to rise of panic. A panic could lead you to become a victim of a foreclosure "rescue" scam. Do not become a victim of some company asking you for money to get you out of foreclosure. Free help is available through the Maryland HOPE Hotline at 1-877-462-7555. Through the HOPE Hotline, you will be put in contact with a housing counselor. Call and also visit their website at [www.md-hope.org](http://www.md-hope.org) for additional information. If you or one of your family members is behind in your mortgage, don't wait and lose hope....Call the HOPE Hotline for help.

Barry Powell

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### IMPORTANT NOTICE

We have noted that we are either missing beneficiary forms for some of our members, or they are seriously out-of-date. Please visit our website at [www.baltimore-retired-police.org](http://www.baltimore-retired-police.org) and print a copy of the beneficiary form, or call Don Kent at 443-695-1982 to have one mailed to you. Thank you.

## BEGINNING WITH THE NEXT GENERAL MEETING

### THE NEW TIME WILL BE 7:00 P.M. or 1900 HOURS

The members voted to change from 7:30 p.m. to 7:00 p.m.

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## NO REMEDY FOR GRANDPARENTS WRONGLY DENIED VISITATION

When she was 18, Andrea Koshko left her parents' home in Middletown, New Jersey and moved to Florida with her boyfriend. While there, she became pregnant, and her boyfriend fled before the child's birth. Andrea then returned to New Jersey to live with her parents, John and Maureen Haining. She gave birth to Kaelyn on September 26, 1994, and for the first 3 years of Kaelyn's life, she was raised in the Hainings' home. They actively participated in her upbringing.

While she was living with her parents, Andrea began dating Glen Koshko, and in September of 1997, she moved out of the Hainings' house with Kaelyn to live with Glen. They lived nearby, however, so Maureen Haining maintained a close relationship with Kaelyn. Eventually, Glen and Andrea got engaged and ultimately eloped in 1998. In June 1999, they moved, along with Kaelyn, to Baltimore County. At that point, Kaelyn was almost 5. Eventually, while they remained in Baltimore County, Andrea and Glen had two other children, Hayley, born August 21, 1999, and Aiden, born December 19, 2002.

The Koshkos and Hainings visited each other about once a month until October of 2003. Sometime that month they got into a bitter argument because the Hainings thought Glen was not spending enough time with his dying mother. At one point, Maureen and Andrea had a heated conversation by telephone which Glen joined. Glen and Maureen had what the court called an "unkind exchange of sentiments." Glen then told Maureen that the Hainings would not be allowed to see their grandchildren again. John Haining confirmed that with Andrea. He left a message on Glen's cell phone voice-mail telling Glen that he would drive to Maryland from New Jersey later that evening and assault him.

The Hainings attempted to make amends but got nowhere because the

Koshkos ignored them. Eventually, the Hainings filed a petition for grandparental visitation.

The Circuit Court considered the case in light of Maryland's grandparental visitation statute which says that the court may consider a petition for reasonable visitation of a grandchild by a grandparent and grant visitation rights to the grandparent if the court finds it to be in the best interest of the child. The court granted the Hainings' petition, finding that visitation was in the best interests of the grandchildren. The court established a schedule and ordered the parents and grandparents to attend counseling sessions to discuss visitation issues and how the parties would reintroduce the Hainings back into the grandchildren's lives.

The Court of Special Appeals affirmed the Circuit Court's decision. The Court of Appeals of Maryland, however, reversed the Court of Special Appeals and directed that court to remand the case to the Circuit Court for Baltimore County for additional proceedings.

The Court of Appeals relied upon a plurality opinion of the United States Supreme Court in *Troxel v. Granville*, 530 U.S. 57 (2000). In that case, a Washington State trial court granted grandparental visitation with a single mother's children to her ex-boyfriend's parents. The trial court based its decision on a statute that read "any person may petition the court for visitation rights at any time including, but not limited to, custody proceedings. The court may order visitation rights for any person when visitation may serve the best interest of the child whether or not there has been any change of circumstances." The state appellate court reversed the trial court, and the Supreme Court affirmed the state appellate court's decision. Its plurality opinion observed that the Federal Due Process clause contains a fundamental liberty interest bestowed on parents concerning the care, custody

and control of their children.

The Court of Appeals of Maryland in *Koshko v. Haining*, 398 Md. 404, 921 A.2d 171(2007) considered that opinion. To avoid invalidating Maryland's grandparental visitation statute, the court first held that it would interpret the statute to contain a rebuttable presumption that parental decisions concerning visitation are in the best interest of the child. The court then held that grandparents petitioning for visitation with their grandchildren must first show *prima facie* evidence, that is to say that they must make a preliminary showing, of parental unfitness or exceptional circumstances demonstrating current or future detriment to the child kept from visiting his or her grandparents before the court would even apply the best interest of the child standard.

As a practical matter, it is not enough for a grandparent to show *only* that visitation with their grandchildren would be in the grandchildren's best interest. Even if grandparents denied visitation also demonstrate that the grandchildren's parents' decision to deny them visitation was spiteful, vindictive, retributive and just plain mean, they do not necessarily have a legal right to see their grandchildren. They must also make a threshold showing either that the parents are unfit or that exceptional circumstances exist.

A little more than six months ago, the Court of Special Appeals of Maryland considered when exceptional circumstances existed in *Brandenburg v. LaBarre*, 193 Md. App. 178, 996 A.2d 939 (2010). In that case, the grandparents had actually participated in raising their grandchildren for a number of years, and the children spent many overnights with them. In February of 2008 there was a personal dispute that had nothing to do with the children and in the fight's aftermath, the grandfather

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## NO REMEDY

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told the children's father that the grandmother would no longer provide free daycare. The parents cut off all contact between the grandparents and grandchildren. The Circuit Court ordered visitation, finding that on the basis of "common sense inferences," the grandparents had been "essential and ever-present adult figures in the lives of all 4 children" and that exceptional circumstances existed which warranted grandparental visitation. The Court of Special Appeals of Maryland disagreed. That court noted that there was no evidence of harm to the children and concluded that the trial court could not draw an inference "from the mere amount of time the children had once spent with the grandparents and the general loving and bonded relationship they had had with them that the cessation of contact between the [grandparents] and the children had harmed the children." The court also remarked that expert testimony, which is always extremely expensive, may be desirable and frequently necessary to demonstrate exceptional circumstances.

In the final analysis, parents may, at least potentially, inflict egregious harm on at least their children's grandparents by denying them visitation. Indeed, withholding grandchildren to extract vengeance is gratuitously, and often despicably, wrongful. Constitutional due process, however, permits parents to do precisely that. Courts may not infringe on parents' freedom to raise their children even when they use the children to bludgeon grandparents.

The law does not necessarily provide a remedy for every wrong.

**-Michael P. May**

## RETIRED OFFICER'S RECOGNITION PROGRAM

The Retired Officer's Recognition Program was created this past October, 2010 by the BRPBA. Its purpose is to honor the retired officers of different Districts and Divisions each month at our membership Meetings.

The officers will be presented and recognized during our general meeting. They will gather in front of the podium; give their name, and year of retirement.

A group photo will be taken (copies are given to the officers at the next months' General Meeting) and a BRPBA baseball will be presented to each officer after the group photo. The following Districts were previously honored; in October, 2010, the Northern District; November, 2010, the Southern District; and December, 2010, the Western District.

The following Districts/Divisions will be honored in 2011:

Eastern District, 1/2011, Northeast District 2/2011, Southeastern District 3/2011, Southwestern District 4/2011, Northwestern District 5/2011, Central District 5/2011 (Vacation July/Aug no meetings), Central Intelligence Division 9/2011, Traffic 10/2011, 11/2011 IID, ISD, Education & Training.

Widows/widowers of deceased members that show up at their spouses designated meeting will also be honored. If you were first assigned to one district, but retired from another district or division, please show up at the assigned monthly membership meeting for the District you prefer to be honored.

Although we would like to build up our attendance at our meetings, more importantly we would like to see those we have not seen in a long time, see old friends, tell a few war stories and just reminisce. We average 125 to 160 retirees at every meeting. Once you attend a meeting, you will want to come back again and again.

Our membership meetings are the 3rd Wednesday of the Month at the Heritage Gardens, Parkville Shopping Center.

Charles Brawner  
Trustee

## DISTRESS FUND

### RAFFLE 2010 RESULTS

The BRPBA 2010 Distress Fund raffle was quite successful. We were able to raise \$10,238.94 thanks to ticket sales and the generosity of all of you who sent donations above and beyond your sales. We are very grateful for your help. Many of you are aware of the fear, anxiety, and desperation felt when you are experiencing a hardship in your life, so you can then understand how important and appreciated it is for our members and widows to receive some help when there is nowhere else to turn.

As many of you know, the BRPBA Distress Fund was established on June 18, 2003. Its sole mission since its inception is to be there in times of hardship for our members and their widows. Our raffle is an integral part of raising the funds needed so that we can be there to help. Some examples of how the Distress Fund has been able to lend assistance are: We helped a widow barely existing on \$785 a month before deductions; helped another widow who had her gas and electric turned off; built a wheelchair ramp for a member who is disabled; gave assistance to members and widows with high medical bills, costs of medicines and medical equipment; and built a chair lift for another member who is disabled. The raffle is not set up to

raise money for the sole use of BRPBA, nor does anyone on the Distress Fund Board receive any compensation for volunteering their time to make the raffle and Distress Fund a success. All monies received go directly to helping our members and widows.

In 2010, only 43 % of our members participated in our 2010 raffle. We are aware that some of you do not believe in gambling, and we are very aware that others are experiencing hard times themselves, but let's do some calculations; even if you could buy one ticket, that would be a big help. If, say, 200 of you bought one ticket, that would be \$200.00 more that we would have available to help others (a gas and electric bill, a one month supply of medications, a month of food); just for the cost of \$1.00 to you. Just \$1.00! Our goal in 2011 is to reach at least 55% participation. Do you think you could you help this year? The 2011 raffle will be mailed out in early September, with the drawing in December at our annual Holiday Party. Please, consider helping us in our quest to reach 55% participation.

Respectfully,  
Daryl Buhrman  
Distress Fund Chariman

"Congratulations to First Place winner Bernard Thomas Joyce as the winner of \$100.00 for selling the most tickets... 350 tickets."

Congratulations to Second Place winner Paul Lamond who won \$50.00 for selling 125 tickets.

Congratulations to Third Place winners: Cathy Calhoun who won \$25.00 for selling 110 tickets; John Gavarilis who won \$25.00 for selling 110 tickets; Cathy Conrad who won \$25.00 for selling 110 tickets and Jerry Landsman who won \$25.00 for selling 100 tickets.

Thank you to the above winners who were kind enough to donate their winnings back to the Distress Fund.

### MEMORIAL GIFTS

#### Memorial Gifts in memory of Arthur E. Westveer, Jr.:

By D. Martin Disney, Jr., Herbert Hoover, Carl Jensen, Leon Anderson, Jr., Bruce Avila, Cynthia Kuehl, Karen Avila, Reed Swensen, Thomas Brennan, Joseph Conley and John Chew (FBI co-workers).

#### Memorial Gifts in memory of Orlando (Lon) Palmere:

By Jill Gilmore and FOP Lodge #4, Baltimore County.

#### Memorial Gift in memory of Floyd Robinson:

By Bernard Wehage

#### Memorial Gift in memory of Daniel Sobolewski:

By Bernard Wehage

#### Memorial Gift in memory of Herbert Miller:

By Gary Adair  
Cynthia and Jerry Roberts



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## RAYMOND HAMILTON "RAY" LEONARD JR., BOXER AND CITY OFFICER, DIES

**Highly decorated combat Marine had also coached a number of service boxing teams and amateur fighters** Raymond **Hamilton** "Ray" Leonard Jr., a retired police chief, decorated **Korean War** veteran and former amateur fighter who had been chairman of the Maryland Boxing Hall of Fame, died Feb. 18 of **heart failure** at a niece's home in Myrtle Beach, S.C.

"Ray was a man of honor and a Korean War hero who never said anything about it. He never talked about his military experiences," said Frank H. Gilbert, chairman of the board of the Veteran Boxers Association, International Ring 101, and vice president of the South Atlantic Association, which includes several boxing clubs in Maryland. As a combat Marine, Mr. Leonard fought in some of the Korean War's bloodiest battles, including Pusan Perimeter, Inchon-Seoul landings, Won-

son landing and Chosin Reservoir. Wounded three times, which ended his boxing career, he was decorated with two Silver Stars. DET. SGT. Leonard served in the Police Department's old Detectives Bureau and its Criminal Investigation Unit. During his career, he also served as president of the now-defunct Police Supervisors Union 1599 of the AFL/CIO.

He was fond of reminding family and friends that the union did not go on strike during the 1974 police strike. GOD BLESS HIM.

Taken from , Baltimore Sun, 2/26/11



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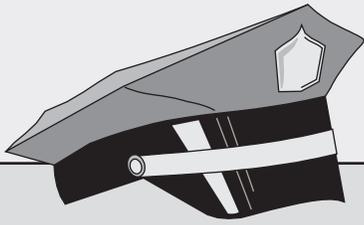
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- Frederick Kinder  
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(01/14/11)
- Raymond Leonard, Jr.  
(2/18/11)
- Herbert Miller  
(1/18/11)
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- Robert P. Wolfe  
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## SICKNESS OR DEATH OF A MEMBER

Please arrange for someone to call **Ditty Baldwin** at **410-666-7279** whenever a member is sick. This is the only way our Association is aware of it. Remember, upon your death, your spouse or immediate family should notify the **Police Personnel Board** at **410-396-2546**.

### MEDICAL

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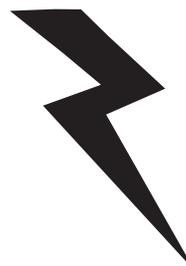
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