



# The Fourword

Volume 49 Number 9

September 2021

## PRESIDENT'S MESSAGE

It has been an honor to serve as President for the last two years. Looking back, I am reminded of the many challenges we faced together and the successes we have made. Some of the challenges we faced are unprecedented, the two biggest being COVID-19 and the attacks on local and statewide law enforcement.

Despite these challenges, our members continue to rise to the occasion when called upon to ensure our voices are heard. Through collective efforts to lobby county council, senators, and delegates in Annapolis, we were able to keep key provisions from the LEOBR and defeat the radical "Police Reform" legislation drafted by Councilman Jones and have a substantial impact on the statewide bills.

We passed additional local legislation which prevented most Executive Corps members (excluding Colonels) from having to submit unnecessary financial disclosures as well as lowering the period of probation for lateral officers from two years to one year.

Our success continued in the negotiations with the County Administration by working to enhance and secure the salary and benefits for the membership. In addition to pay increases, we eliminated the minimum step to make the move from probationary police officer to police officer first class a two step pay increase. This enables all members to reach maximum step one year earlier. Members with military service can now receive credit for their service without having to forgo their military pension. We also worked closely with the administration to change the qualification for the Joint and Survivor Benefit (a.k.a Widows Benefit) to twenty-five years of pension credit instead of the twenty-five years of service as a Baltimore County Police Officer, making the qualification the same as every other benefit. Most importantly, we secured a two-year contract which will push back some of the changes in the 2021 Annapolis Session an additional year.

These negotiations were not easy at times. After our first contract negotiations in March 2020, COVID-19 was on the rise and the government shut down not only threatened the economy but also the funding for our contract. We worked with the administration and members of county council to not only keep every provision in the agreement, but also to obtain hazard pay and administrative leave for those affected by COVID.

We also reinvested in our organization's communication and file systems, security, and public presentation. We upgraded our file system to a cloud server and equipped the lodge with virtual conference capabilities and high-speed internet on both floors, giving our members the tools to perform their jobs efficiently and adapting to the new communication avenues that evolved throughout the last eighteen months. The front entrance of the lodge was also replaced to provide additional security and safety measures. We were also able to replace dilapidated office furniture and vehicles to ensure our organization keeps a professional appearance both to members and the public. We accomplished this while increasing the net worth of the organization by over \$700, 000 in 2020.

As a lodge, we continue to work to enhance our communication to the membership and our community presence. As of this writing, we have been to eighty (80) roll calls county-wide. We continue to improve our communication with the membership, not only in person, but through telephone, text, email, various social media platforms, as well as our FOP app.

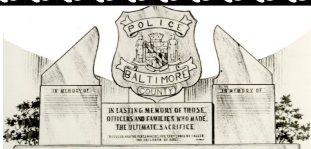
We created an email database of 150 community groups which has been a tremendous success, allowing us to participate in community forums both in person and virtually. Our Community Conversation and Reference Guide, outlining our professionalism, education and training was another success.

Our "Breaking Point" article, which focused on personnel shortages and the lack of facilities and equipment has shed light on an issue of great need in the department, and garnered both mainstream and social media attention. We received coverage from Channel 2, Fox 45, WBAL and local newspapers. In the last 2 months we have spoken at political functions, community associations, Police Community Relations Council and any other group that will give us an audience to speak. We also sponsored events with Kona Ice as well as basketball, baseball, and biking events in the community. This type of outreach and communication is essential if we want to get funding we deserve and need to become an agency that attracts qualified candidates.

Moving forward we will continue to support the membership on the current issues by which we are confronted. We will always attempt to resolve them amicably and professionally. However, if necessary, we will not hesitate to utilize the various dispute resolution processes available to us.

Dave Rose  
President

Representing the Professional Police Officers of Baltimore County





## MEETING MINUTES August 2021

- The August General Business meeting was held on August 23, 2021 at Lodge #4. President Rose called the meeting to order at 7:30 p.m. Chaplain DiCara gave the invocation and President Rose led the Pledge of Allegiance.

## ROLL CALL OF OFFICERS

- Past President Weston and Brother Hodnicki were absent, Treasurer Caskey was excused, all other board members were present. Legal Advisor, Chaz Ball was present.

## APPROVAL OF THE MINUTES OF THE PREVIOUS MEETING

- A motion was made by Brother King to accept the minutes of the June meeting. A second was made by Brother Zito. There was no discussion. The motion passed.

## REPORTS OF OFFICERS

### ~ PRESIDENT ROSE ~

- July 27- Met with representatives from Fire Department Local 1311.
- July 28- Met with a member to discuss retirement options, met with a representative from AFLAC, met with County Executive Olszewski and Deputy

Administrative Officer Vetter and spoke with Delegate Carl Jackson about the President's Message on the cover of the newsletter.

- July 29- Spoke with Delegate Lauren Arian and Councilman Marks about the President's Message on the cover of the newsletter.
- August 2- Met with 2 members to discuss retirement options, spoke with Ryan Coleman, President of the Randallstown NAACP about the President's Message on the cover of the newsletter, discussed the Korrin Gaines rally and the security of our memorial with Captain Chemelli and discussed several personnel matters with Colonel Delp.
- August 5- Met with the Police Department PIO to discuss a joint press opportunity and discussed a member's suspension with Major Wilson, Colonel Hlavach and our attorney.
- August 6- Met with our Public Relations Firm to develop messaging and outreach strategies for our "Breaking Point" article.
- August 7- Attended the retirement celebration for Officers Misty Huber, Dale Barbagallo and Nate Stevenson.
- August 8- Attended the retirement celebration for Officer Chris Maher.
- August 9- Spoke with Taylor Deville from the Baltimore Sun and met with Councilman Marks to discuss our "Breaking Point" article.
- August 10- Attended the Pension Board of Trustees meeting and spoke with the Pikesville Communities Corporation members about our "Breaking Point" article.
- August 11- Attended the Executive Board of Director's meet-

## LODGE 4 OFFICE

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Toll Free (888) 313-3501  
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## ELECTED OFFICERS

David M. Rose  
**President**  
(443) 956-2643

Ryan Massey  
**1<sup>st</sup> Vice President**  
FOP Lodge#4  
(443) 865-0237

Mike DiCara  
**2<sup>nd</sup> Vice President**  
PC-4  
(410) 299-8835

Donna M. Patterson  
**Lodge Secretary**  
Retired  
(410) 365-8481

Robert W. Caskey  
**Treasurer**  
CIB  
(443) 956-2615

W. Don Patterson  
**State Trustee**  
Retired

Kathy Kraemer  
**Sergeant at Arms**  
Retired

Anthony DiCara  
**Chaplain**  
Training

Cole B. Weston  
**Past President**  
Retired

## EXECUTIVE BOARD of DIRECTORS

Kenneth F. Schubert  
**Chairman**  
Retired  
(410) 404-2788

Ryan Franks  
**Vice Chairman**  
PC-1

Thomas G. Scally  
Retired  
David Sweren  
CIB  
Joe Peach  
Training  
Robert Graff  
PC-6

Carroll Bollinger  
Retired  
Chris Hodnicki  
CIB-GET  
Matt Krauch  
CIB-Homicide  
Steve Comegna  
PC-3

## LODGE STAFF

Nancy Skinner—Administrative Assistant

## LEGAL ADVISORS

Schlachman, Belsky, Weiner and Davey, P.A.  
Phone (410) 685-2022  
IAS Cases Michael Davey

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*The Fourword* is the official monthly publication of Baltimore County Fraternal Order of Police Lodge 4.

**Fourword Editor**  
Don Patterson

ing with Chief Hyatt and met with Chief Hyatt about the rally at our memorial and the newsletter cover.

- August 12- Met with County Attorney Benjamin to discuss a recent pension settlement with a county firefighter, attended our Kona Ice community event at the Hillendale PAL Center and attended the Direct Mortgage networking event.
- August 16- 20- Attended the National FOP Conference in Indianapolis
- August 17- Discussed mandatory vaccinations and the expiration of "P" days with our labor attorney.
- August 18- Discussed several disciplinary cases with Director Hill.
- August 19- Virtually attended the PAR Board meeting, virtually attended a meeting with Legal Director Hill, Colonel Hlavach and 3 of our members regarding Grand Jury subpoenas in Baltimore City and spoke with Director Hill about an upcoming hearing board.
- August 20- Spoke with Lt. Steinebrunner and Director Benjamin about the Lieutenant test scoring.
- August 21- Attended the Health care Review Committee meeting, PAC meeting, Executive Board meeting and General Membership meeting.

### **1st V. P. MASSEY**

- July 28- Met with insurance representative. attended meeting with President Rose and 2VP Dicara with County Executive and Deputy Administrative Officer.
- July 29 8- Attended meeting with a member and their supervisor.

- August 2- Attended roll call at PC12 with President Rose.
- August 4- Attended Trial Board for POFC Vicoso.
- August 7- Attended SOY Event put on by POFC K. Young (PC2).
- August 9- Accompanied President Rose to a meeting with Councilman Marks.
- August 11- Attended the FOP Executive Board meeting with Chief Hyatt.
- August 12- Attended a sponsored event for FOP 4 by Direct Mortgage.
- August 13- Organized Patrol Shift Survey.
- August 15 through 19- Attended the National FOP Conference in Indianapolis.
- August 23- Attended the monthly EBOARD meeting and the General Membership meeting.

### **2nd V.P. DICARA**

- August 11 - Attended a meeting between the Executive Board of Directors and Chief Hyatt.
- August 15-19 - Attended the 65<sup>th</sup> Biennial Conference of the National FOP in Indianapolis, Indiana.
- August 23- Attended a meeting of the Healthcare Review Committee. Attended a meeting of the Political Action Committee. Attended a meeting of the Executive Board of Directors. Attended the August General membership meeting.

### **SECRETARY PATTERSON**

- August 10- Attended a meeting of the State Lodge Executive Board of Directors via zoom.
- August 12 - Attended Direct Mortgage networking event.

- August 16-19 - Attended the FOP National Conference in Indianapolis.
- August 23- Attended the Lodge #4 Executive Board of Directors meeting and General Membership meeting.

### **TREASURER CASKEY**

- Treasurer Caskey was on vacation. President Rose reported on the Lodge's finances.

### **TRUSTEE PATTERSON**

- August 12 - Attended the Kona Ice community event at the Hillendale PAL Center and the Direct Mortgage networking event.
- August 16-19- Attended the FOP National Conference in Indianapolis. Report is included in this edition of the Fourword.
- August 23- Attended the Lodge #4 Executive Board of Directors meeting and General Membership meeting.

### **EXECUTIVE BOARD OF DIRECTORS REPORT**

~ Ken Schubert~

- An Executive Board of Directors meeting was held August 23, 2021. The meeting was called to order at 6:00 pm. Past President Weston, Hodnicki and Treasurer Caskey were excused, all other board members were in attendance either at the lodge or via zoom. No Legal Advisor was present.
- Motions that were made, after receiving a proper second, were discussed, voted upon, and appear in this issue under the appropriate committee reports.

## **REPORTS OF COMMITTEES**

### **ATHLETIC COMMITTEE**

**~Don Patterson~**

- The Lodge #4 Annual Golf Tournament was held Friday, September 3, 2021 at Rocky Point Golf Course. Report will be in next months newsletter.

### **BULL ROAST COMMITTEE**

**~Ken Schubert~**

- The Committee is exploring the possibility of having a Bull Roast in 2022.

### **GRIEVANCE COMMITTEE**

**~Ryan Massey~**

- On 8-26-21 a Class Action Grievance (Alan Hamby) in reference to Military Time for membership in the Maryland National Guard. President Rose argued on behalf of FOP 4 and Jim Ruckle on behalf of the County. The hearing was presided by Hearing Officer Murphy. President Rose argued that the County code was clear in it stating membership in the Maryland National Guard, would entitle an employee to pension credit and it doesn't mention "active-duty time" like it describes elsewhere in the provision. Jim Ruckle argued that it does state that in the County Code but he submitted, as an exhibit, notes from a 1977 Pension Board of Trustees meeting, that the board decided that they would only consider "active-duty time" for pension credit as the reason why the grievance was being denied. He further added if an employee wanted the policy changed, they should seek such a remedy from the Pension Board of Trustees or through the

County Council making the County Code. It was the Hearing Officer's understanding that the notes from the 1977 Pension Board meeting were just that, notes and they were never added to the Baltimore County Code.

- On 8-30-21 the Hearing Officer ruled that this matter should be taken up with the Pension Board Trustees for a ruling.

### **HEALTHCARE REVIEW COMMITTEE**

**~Mike DiCara~**

- A meeting of the HCRC and the County Administration was held on July 12<sup>th</sup> and was reported on at the July meeting.
- A follow-up meeting with the County is scheduled for August 23<sup>rd</sup>. We anticipate the county's response to the committee's 2022 proposal at this meeting.

### **LEGAL ADVISORY COMMITTEE**

**~Ryan Massey~**

- POFC K. Mallette Trial Board is scheduled for September 21-22, 2021.
- POFC W. Johnson Trial Boards have been postponed and not rescheduled.
- POFC W. Johnson has a Trial Board scheduled for October 13-14, 2021.
- POFC Genco Trial Board pending scheduling (October 2021).
- POFC Vicoso Trial Board took place on August 4<sup>th</sup>. PFC Vicoso was charged with sleeping while on duty, insubordination & conduct unbecoming of an Officer. He pleaded not guilty to all charges. After numerous witnesses testified for the Depart-

ment, the board found PFC Vicoso guilty of all charges (unanimously). The punishment for each charge was 2 days loss of leave, termination, and termination respectively (unanimously).

### **NEGOTIATION COMMITTEE**

**~Dave Rose~**

- We have submitted the necessary documents requested by our actuary to begin the process of developing DROP proposals to discuss with the administration.
- The signature page on the new Memorandum of Understanding is complete. Once the printing is complete we will distribute them to the membership.

### **PENSION COMMITTEE**

**~Don Patterson~**

- There have been questions about retirement system COLAs. Baltimore County Code Section Section 3-3-902 requires 11 members of the Pension System Board of Trustees (BOT). The County Code gives the County Executive direct control of six (6) of the eleven (11) positions. The County Council appoints two (2) positions. We currently have three (3) votes; the two active members and one retired member.
- To change the current ten (10) years smoothing and eight year geometric average calculation for a COLA would require a majority vote of the trustees.
- We are asking all retirees to email and or call the County Executive and members of County Council and tell them the system calculation for retiree COLAs should return to the pre 2009 calculation.

## *The Fourword*

- 3-3-902. MEMBERSHIP
- (a) Composition; appointment of members.

- (1) The Employees Retirement System Board of Trustees consists of eleven trustees.

- (2) Of the eleven trustees:

- (i) The County Council shall appoint two trustees and the County Executive shall appoint one trustee, each of whom must be a resident of the county who:

- 1. Does not hold an elective or appointed office or other employment with the county or state;

- 2. Is not a member, retired member, or beneficiary of the Retirement System or any retirement system provided for under any provision of state law or any county or municipal retirement system;

- 3. Is not an employee or member of a public or private sector employee union; and

- 4. Is knowledgeable and experienced in the administration and operation of pension systems, investments, or trust funds.

- (ii) The following five trustees shall serve ex officio:

- 1. The County Executive or the County Executive's designee;
- 2. The Director of Budget and Finance;
- 3. The Director of Human Resources;
- 4. The Director of Public Works; and
- 5. The Chief of the Police Department;

- (iii) Two trustees shall be members of the retirement system

elected by the members of the retirement system; and

- (iv) One trustee shall be a retired member of the retirement system elected by the retired members of the retirement system.

### **POLICY REVIEW COMMITTEE**

*~Dave Rose~*

- The committee reviewed one new or revised policies this month. There were no bargaining issues.

### **POLITICAL ACTION COMMITTEE**

*~Mike DiCara~*

- The Political Action Committee met on Monday, August 23rd. There were three motions brought forth to the Executive Board of Directors for approval.
- To purchase a \$1000 "Porter" sponsorship for a fundraiser for Baltimore County State's Attorney Scott Shellenberger on Thursday, September 16, 2021.
- To donate \$250 to Delegate Joe Boteler for his 2022 re-election campaign.
- To purchase a \$250 "Pony" sponsorship for a fundraiser for State Senator JB Jennings on Friday, August 27, 2021.
- Each motion was passed by the EBOD and the General Membership.

### **SOCIAL MEDIA COMMITTEE**

*~Dave Rose~*

- FOP Lodge #4 has an APP. We have partnered with the National Lodge to use their easy to use system. To find us, simply download the National FOP APP and

search for Baltimore County FOP Lodge #4. We will be using this APP to instantly send out information to the membership. This along with our Facebook, Twitter and Instagram accounts is yet another way to improve communication.

### **NEW BUSINESS**

- First VP Massey spoke about the survey that was sent out to shift personnel. It was only intended for shift personnel.
- A motion was made by First VP Massey to send 7 members to the COPS Wellness Conference in Oklahoma City, November 11-14, 2021.
- President Rose advised he is talking with the Administration in reference to restoring "P" days for members who are sent home due to COVID-19.

### **GOOD OF THE ORDER**

- During the month of August, FOP Lodge #4 received two (2) thank you cards. Three (3) memorial donations were made in lieu of flowers. Eight (8) flower arrangements were sent to grieving members. Two fruit baskets were sent to members recovering from injuries or illness.



August 2021 Trustee Report

The 2021 National Fraternal Order of Police Biennial Conference was held August 15-19 in Indianapolis, Indiana. Lodge #4 was represented by 35 Delegates including State Secretary Ken Schubert.

The Credentials Committee reported on Thursday, August 19, 2021, that there were 3462 Registered Delegates and 273 Registered Alternates for a total of 3735 attendees.

Monday was fairly uneventful with only local leaders and Chiefs speaking and some committee reports. After close of business on Monday, the Maryland delegation met to discuss the 24 Amendments that would be discussed and voted on Tuesday. There was lengthy discussion about Maryland staying together as one since we had an issue in New Orleans. Amendments 1 through 11 were discussed and Maryland agreed with the Conference Committee to adopt as written. Amendment 12, 13 and 14, Maryland voted to reject. Amendment 15 and 16, Maryland voted to adopt. Amendments 17-23 were for pay increases for the National Officers. There was much discussion and even though the delegation felt they deserved pay increases, the percentages were high. The Presidents, Secretary and Treasurer would be increased about 45%. The Vice President, 2<sup>nd</sup> Vice President, Sgt-at-Arms and Chairman of the Trustees would increase about 204%. In the end, Maryland voted in the caucus to reject the pay raise amendments as written. Amendment 24 was rejected by the Conference Committee and Maryland agreed to reject. We also elected Lisa Riha from Lodge #3 as Maryland's National Trustee.

Tuesday came along and it became more exciting. The Governor of Indiana spoke as did Senator Todd Young. Both expressed their commitment to Law Enforcement or as they said, Indiana "Backs the Blue". Then came the nomination for National Officers. All officers ran unopposed. The nominations were Pat Yoes for President, Joe Gamaldi for Vice President, Jimmy Holderfield for Secretary, James Smallwood for Treasurer, Steve Weiler for 2<sup>nd</sup> Vice President and Keith Turney for Sgt-at-Arms. Rob Pride was selected by the States National Trustees as the Chairman of the Trustees.

Nominations were opened for 2025 Conference Site. There was a presentation from Miami FOP to hold the Conference there in 2025. After their presentation they had a special guest to speak to the delegation. The guest was Governor Ron DeSantis. He spoke about how Florida is also a "Back the Blue" state. He also did some recruiting by telling of bonuses being given to certified officers from out of state. He was very well received by the delegation, many of whom hope that when he follows through with his commitment to be present at the 2025 Conference, it will be as President of the United States.

Now for Wednesday, the day stated with the 24 Amendments that were submitted and we discussed on Monday. Amendments 1-11 passed. Amendment 12 and 13 failed. Amendments 14, 15, and 16 passed. Then there was discussion on the floor in reference to Amendments 17-23. A motion was made to take all 7 amendments as 1. The motion passed. A vote was called for all 7 and it was a close voice vote. A two thirds majority is needed to pass a bylaw change, so a division of the house was called. This means those for will stand when called and those against will stand when called. Maryland, who voted to reject these amendments in our caucus would stand when the no vote was called. All of Maryland's delegation stood at this time. Baltimore City Lodge #3 stood when the vote for the amendment was called. This caused much dissention amongst the Maryland Delegation. An emergency caucus was called and there was much heated discussion. Prince Georges FOP 89 people were extremely upset with the city. Also the Executive Board was taking heat for not stopping it, however the decision was made by Lodge #3 without telling the Maryland State President.

Amendment 24 was rejected. There was a resolution submitted by DC Lodge #1 which was rejected. Wednesday came to an end with no casualties, with the exception for the numerous people who wrecked on the city street scooters.

Thursday started with reports, and 2 more resolutions, 1 failed and 1 passed. The day ended early due to no contested elections and only one site choice for 2025.



**BEREAVEMENTS**

**Retired Brother Frank  
Messina**

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**Retired Brother David  
Martin**

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**Retired Brother Shawn  
Rikard**

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**Bobby Gray and Sandy  
Gray, In-Laws of  
Retired Brother Troy  
Ray**

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**Patrick Aiosa, Father of  
Brother Mike Aiosa,  
Father-in-Law of Sister  
Rachel Aiosa and  
Grandfather of Brother  
Chase Aiosa**

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**Anne Jacob, Mother of  
Brother Stephen Jacob**

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**BEREAVEMENTS**

**Bruce Donald Paul, Fa-  
ther of Brother Matt  
Paul**

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**Elaine Hertsch, Mother  
of Retired Brother  
Roland Hertsch**

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**Debra Besaw-Biscoe,  
Mother of Brother Jon  
Besaw**

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**Cecelia DeGraves,  
Mother-in-Law of  
Retired Brother Frank  
Rongione**

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**Shirley Parks, Wife of  
Retired Brother Thomas  
Parks, Sister-in-Law of  
Retired Brother Mike  
Parks and Stepmother  
of Brother Gregory  
Parks**

**BEREAVEMENTS**

**Margaret George,  
Mother of Retired  
Brother Bill King**

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**Crystal Lynn Stern,  
Sister of Sister Brandi  
Ahmer**

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**Theresa Bergman, Wife  
of Retired Brother Ron  
Bergman**

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**Quinlin Diggs, Wife of  
Retired Brother James  
Diggs**

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**Samuel Moses Jennings,  
Grandfather of Brother  
Rodney Kenion**

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**Alice Jean Noel,  
Daughter of Ms. Juanita  
Bouthner**

***Retired Law Enforcement Concealed Carry Legal Defense Coverage (CCC)***

The FOP Legal Defense Plan also offers separate unlimited legal defense coverage for civil and criminal claims associated with the legal carrying and/or use of a weapon for qualifying retired FOP members. Legal defense costs are covered in full when using a Plan attorney. Coverage is provided to not only those retirees who qualify under LEOSA, but also those retirees who qualify under their own state laws to carry a concealed weapon.

**Eligibility:** You must be an FOP member in good standing and certify that you are legally carrying a firearm within your state under that state's qualifications or meet all of the requirements set forth in LEOSA. In order to qualify, you must be a retired law enforcement officer from a public agency who, among other things, had powers of arrest while employed, retired in good standing after a minimum of 10 years of service (or have a duty disability), and must be legally carrying a concealed firearm or carrying such firearm in one's own home or vehicle at the time of the incident giving rise to a claim. More details can be found at [foplegal.com](http://foplegal.com).

**Sedgwick Claims Management Services** serves as the benefit (claims) administrator, responsible for contracting with Plan attorneys, responding to participants' questions, determining coverage eligibility, processing claims for legal defense benefits and paying attorneys.

**POST Retirement Income Fund (PRIF)**  
**Cost of Living Allowance (COLA)**

**How is a COLA Calculated for Baltimore County Retirees?**

Employee bargaining units, including the FOP, do not negotiate for retirees or for an annual COLA. A COLA is strictly based on the investment earnings of the system.

The calculation process for a COLA for retirees is in Section 5-1-235(c), (d) & (e) of the Baltimore County Code.

(c) As of the end of each calendar year commencing with the year ending December 31, 1989, the increase in the Consumer Price Index to such index as of December 31, 1988, or as of the latest year-end shall be determined, subject to the provisions of subsection (d) of this section. The retirement allowance shall be increased by an amount equal to the increase in the Consumer Price Index, not to exceed three (3) percent. All increases calculated under this section shall take effect July 1, 1990, and on July 1st each year thereafter.

(d) If the funds accumulated from excess investment income in the postretirement increase fund are insufficient to cover the actuarial reserves required to provide the full percentage increase determined under subsection (c) of this section, then the appropriate increase shall be calculated to the nearest one-fourth (1/4) of one (1) percent as such funds will allow but not less than one (1) percent. If the funds are insufficient to provide a one (1) percent increase, then no increase shall be granted.

(e) For purposes of this section, "Consumer Price Index" shall mean the Consumer Price Index—All Urban Consumers—United States City Average—All Items (CPI-U), as published by the United States Department of Labor, Bureau of Labor Statistics.

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Retiree COLAs are funded through the PRIF Account. (Post Retirement Income Fund) This account is funded through what is called "excess earnings" over the rate of return (ROR) determined by the Board of Trustees and County Council in consultation with the Pension Consultant. The rate is currently 7.875%. This rate is not a market ROR, but the actuarial ROR.

The calculation for the retirement system ROR was historically based on what is called a 5-year smoothing calculation. Using this widely accepted methodology, system losses and gains are calculated in or subtracted from the system over a 5-year period to avoid sharp movements in funding levels and more easily predict annual contribution costs for budgeting purposes.

In 2009, our system and many around the country, were feeling the losses of the great recession. To better control the County Contributions and help the funding status of the system the County and Trustees, under the advisement of the pension consultant, changed the calculation to a 10-year smoothing calculation. This added length greatly affects the calculation of earnings and losses. At the same time, employee bargaining groups throughout the county started contributing more from their pay. Currently new employees pay up to 10% into the system.

In 2018 the methodology for the calculation of a COLA was changed from the 10-year smoothing calculation to the 8-year geometric average rate of return for the last 8 calendar years. If the geometric average rate of return for the last 8 calendar years is lower than 7.875%, there are no excess investment earnings for the year to fund the PRIF.

Currently the system is approximately 63% funded at \$3,285,066,542. The cost of a 1% COLA for county retirees is \$19,852,856. The cost of a maximum COLA of 3% is \$59,558,569. In 2005 the cost of a 1% COLA was \$9,300,000 and a 3% COLA was \$27,900,000.

If you have any questions, please feel free to call me.







The October

**FOP Lodge 4  
GENERAL  
BUSINESS  
MEETING**

will be held on

**Monday,  
October 25, 2021  
7:30 p.m.**

at  
FOP Lodge #4  
9304 Harford Road

The November

**FOP Lodge 4  
GENERAL  
BUSINESS  
MEETING**

will be held on

**Monday,  
November 22, 2021  
7:30 p.m.**

at  
FOP Lodge #4  
9304 Harford Road