



The Fourword

Volume 53 Number 6

June 2025

Mid-Year Retirement Checkup: Are You on Track?

Plan Today for a Stronger Tomorrow

As we reach the midpoint of 2025, it's the perfect time to reflect on your financial future—no matter where you are in your career journey. Planning for retirement isn't just for those nearing the finish line. It's for everyone. The earlier you start, the greater the reward.



“Pay yourself first.”

Start by reviewing your current contributions to the **Nationwide Retirement Plan**. If you're already enrolled, consider increasing your contributions—even a small boost can make a big difference over time. If you haven't started yet, don't wait. Time and compound growth are your greatest allies.



Stay the Course

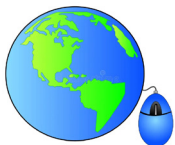
No one can predict the market, but history shows that staying invested—especially through uncertain times—pays off:

- The 12 months after each of the last five recessions saw some of the strongest market growth.
- From 2001 to 2021, **7 of the 10 best market days** occurred within just **two weeks** of the worst days.
- The S&P 500 has taken an average of a little less than 1.5 years to recover from a bear market.



A Simple Example

A recruit who starts with just **\$100 per pay** to a **ROTH 457**, and increases that amount by **\$50 each year** with every step raise, would be contributing **\$500 per pay** by their 8th year. That's how consistency builds wealth.



Visit www.baltimorecountydcc.com

This easy-to-use site has educational tools, calculators, and fund information. You can make changes to your current plan, adjust allocations, and boost your contributions with just a few clicks.



Whether you use the County's plan or work with a personal financial advisor, the most important thing is this: **Have a plan. Start today. Your future is worth it.**

Representing the Professional Police Officers of Baltimore County



**MAY 2025
GENERAL BUSINESS MEETING**

The regular monthly meeting of the Baltimore County Fraternal Order of Police was held on Tuesday, May 27, 2025, 4:00 p.m. at Lodge #4. President Rose called the meeting to Order. Chaplain Kraemer led the membership in prayer and President Rose led the Pledge of Allegiance. Roll call of officers was conducted, Chairman of the Board Comegna, Brother Gonzalez, Brother Jess, Brother Peach, and Brother Scally were excused. All other board members were present as was Legal Advisor, Chaz Ball. A motion was made by Brother Zito to accept the minutes from the April meeting. The motion was seconded by Brother Bergin.

REPORTS OF OFFICERS

President Dave Rose

April 29- Participated in an Investment Committee meeting;
Attended the Police Foundation Awards ceremony.
April 30- Attended a fundraiser for Councilman Izzy Patoka.
May 1- Met with State's Attorney candidate Sarah David;
Met with a member to discuss retirement options.
May 2- Met with a member in PHR to discuss an extension request; Attended the Fallen Heroes Day ceremony at Dulaney Valley Memorial Gardens.
May 6- Attended the Association of Baltimore County Retired Police meeting.
May 7- Presented the Lodge update at In-Service Training.
May 8- Attended the retirement presentation given by Tom Quirk at our lodge.
May 9- Attended the Baltimore County Police Memorial Ceremony and our reception afterwards.
May 10- Participated in the Department's Every Hour, Every Day 5K.
May 12- Attended the Executive Board of Director's meeting.
May 13- Presented the "call back" grievance at step #2; Attended the Pension Board of Trustees meeting;
Attended the bill signing in Annapolis for HB309, Peer Support Confidentiality;
Virtually attended the budget hearing for the police department.
May 14- Attended a retirement presentation by The Retirement and Investment Group.
May 15- Attended a fundraiser for State's Attorney Scott Shellenberger.
Responded to Pc 11 for an officer involved shooting.
May 18- Responded to Pc 12 for an officer involved shooting.
May 20- Attended the Linthicum sentencing hearing; Met with a member to discuss retirement options.
May 21- Presented the Lodge update at In-Service Training; Placed a wreath at the Baltimore County Police Memorial with the parents of Fallen Hero Officer Amy Caprio.
May 23- Met with a member to discuss retirement options.
May 27- Attended the Executive Board of Directors meeting; Attended the General Membership meeting.

First Vice President Mike DiCara

May 1- Met with State's Attorney candidate Sarah David.
May 2- Attended the Maryland Fallen Heroes Ceremony at Dulaney Valley Memorial Gardens.
May 7- Presented the Lodge update at In-Service Training.
May 8- Attended a meeting of the Legal Advisory Committee.
May 9- Attended the Baltimore County Fallen Heroes Ceremony in Towson.
May 12- Attended the May meeting of the Executive Board of Directors.
May 13- Attended a Step 2 Grievance Hearing in front of Colonel Kelly.
Attended the County Council work session on the Police Department budget.
May 14- Attended National Police Week events in Washington, DC.
May 15- Attended the National Police Memorial Ceremony at the US Capitol.
Attended a fundraiser for State's Attorney Scott Shellenberger.
Responded to Pc11 Essex for an Officer Involved Shooting.
May 18- Responded to Pc12 Dundalk for an Officer Involved Shooting.

- May 19- Attended an event for State Delegate Ryan Nawrocki.
- May 20- Attended the sentencing hearing for David Linthicum.
Attended OHR's protest question meeting for the recent Sergeant's test.
- May 21- Attended OHR's cut-score meeting for the recent Sergeant's test.
Placed a wreath in honor of Fallen Hero Sister Amy Caprio at the Police Memorial.
- May 27- Attended the May General Membership Meeting.
- May 28- Presented the Lodge update at In-Service Training.

Second Vice President Ryan Massey

- May 12- Attended the Monthly Board Meeting.
- May 14- Address the class In-Service Training.
- May 22- Attended meeting between a member and Chief McCullogh.
- May 27- Attended General Membership Meeting.

Lodge Secretary Donna Patterson

- No report.

Treasurer Caskey

- Reported on Lodge Finances.

State Trustee Don Patterson

- No report.

Executive Board of Directors Chair Steve Comegna

- The Executive Board of Directors met twice, once on May 12th and a second time on May 27th.
- There were two motions brought before the Board, both passed.
- One motion was made and seconded to donate \$700.00 each to PC-01 and PC-12 to provide refreshments to members that are working the "day long" detail on July 4th.
- One motion was made by the Political Action Committee, please see committee report.
- A motion was made by Brother Stefanski and seconded by Brother Bergin, to approve the reports of Officers. The motion passed.

REPORTS OF COMMITTEES

Bullroast - Don Patterson

- The Bullroast will be held on Sunday, March 22, 2026. Mark your calendars.

Bylaws - Matt Gonzalez

- Both the President and Treasurer duties and responsibilities bylaws passed.

Donation Review - Ryan Franks

- No report.

Events - Don Patterson

- The FOP Lodge 4 golf tournament is Friday, September 5, 2025 at Rocky Point Golf Course. \$125/golfer.

Expenditure Review - Matt Krauch

- No report.

Finance - Bob Caskey

- There was a committee meeting on May 12, 2025.

Grievance - Mike DiCara

- The Sean Brennan promotional grievance is still pending at Step 4.
- The Office of Law has received the final settlement agreement for the Military Pension Grievance.
- Brother Saywack has completed the pension recalculations for all the affected retirees and submitted them to the Retirement Office for review.
- The Pc7 callback grievance was heard at step 2 on 5/13 in front of Col. Kelly. The response is pending.

Healthcare Review Committee - Mike DiCara

- No report.

Legal Advisory - Ryan Massey

- May 8- The Legal Advisory committee met to discuss a reimbursement request by Alan Hamby reference to the Military Grievance. After extensive discussion, the committee voted to reimburse the member (unanimously). This decision was based on the initial offer that was made and the result, which the committee believed was better, the latter offer was more lucrative than the former.
- May 12- At the Executive Board meeting the Board requested the committee do some additional research by reaching out to Hamby's Attorney Elisabeth Oppenheimer and report back at June's Executive Board meeting.
- **Trial Boards**
PFC N. Davis (5-14-25) found guilty and received a letter of reprimand.

Legislative - Ryan Massey

- No report.

Membership - Matt Gonzalez

- No report.

Memorial - Donna Patterson

- No report.

Military Affairs - Mahindra Saywack and Dave Rose

- See grievance committee report.

Negotiations - Dave Rose

- No report.

Pension - Dave Rose

- No report.

Policy Review - Mike DiCara

The Policy Review Committee received the following projects for consideration:

- Informer Draft for Axon Respond+ Program.
- Command Review, P25-18 Professional Staff of the Month Award.
- Command Review, P25-14 Beanbag Munitions Weapon (BMW).
- End of Command Review, P25-03 BWC System Recording.
- Command Review P25-19, U.S. Immigration and Customs Enforcement (ICE) Related Responses in NCIC.
- INFO Center SOP 2025-01

No bargaining issues were identified in any of the above policies.

- Command Review - P25-17, Substitution Pay.

Potential bargaining issues were identified in this policy, and a response was sent to the Department.

Political Action- Mike DiCara

- A motion was made to donate \$500 to an event being held on June 25, 2025 for State Senator Carl Jackson (D-8).

Retiree Matters- Carroll Bollinger

- No Report.

Wellness - Rob Graff

- The next Peer to Peer meeting will be August 14, 2025 at 4:30 a.m. at the lodge.
- A motion was made by Brother Caskey and seconded by Brother Bergin to approve the Reports of Committees. The motion passed unanimously.

Report from Legal Counsel-Mike Davey

- No report.

Old Business

- None.

New Business

- The promotional draft date is July 15, 2025.

Good of the Order

- It has come to our attention that some members are being placed on-call or on stand-by and are not receiving compensation as per the MOU. This is not acceptable. If this is occurring to you or your unit, please contact the lodge. It is a violation of the contract and to waive any portion of the contract. We need to identify these positions so we can move forward appropriately.

Sick and or in Distress

- None

Scholarship Committee -Tim Caslin

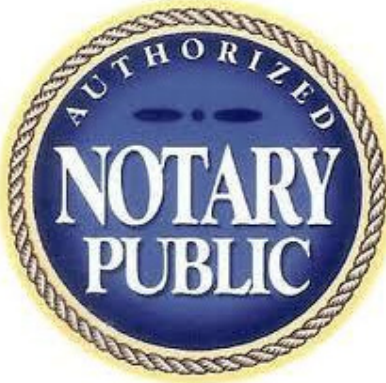
Dear FOP Scholarship Committee,

It is with a grateful heart that I am sending you this email! I am very happy to say that I graduated from Towson University with a Bachelors in Nursing last week. And today, I accepted a job offer at Saint Joseph's Medical Center on their Cardiac Surgery Step-down Unit!

Thank you so very much for all of your support and commitment to me over the past four years. Truly, your committee was imperative in helping me get this far and in graduating from college debt free.

Like your members, I am looking forward to begin serving my community.

With much appreciation,
Laura Gorman



If you need a notary, we provide free notarization at the lodge.
Please contact **Nancy Skinner at (410) 668-0004** to make an appointment.



Membership Passes to the National Aquarium

The Executive Board of Directors of Baltimore County Fraternal Order of Police, Lodge #4 has a one year business partnership under the Corporate Membership program with the National Aquarium. We have four passes for use by our members.

If you are interested in using the passes:

- Call the Office at (410) 668-0004 between 9:00 am-3:00pm.
- You will need to choose a **date**. If they are available on the date, we will reserve and send you a confirmation via **non-county email**.
- Passes will only be available on a day-to-day basis.
- Children 4 and under are free.
- Parking: Although the aquarium does not operate its own parking facility, they have three official parking partners nearby. Tickets pulled from both **Lockwood Place** (124 Market Place), the **LAZ Inner Harbor Garage** (100 S. Gay Street) and **Harbor Park Garage** (55 Market Place) can be validated for a discount to Aquarium members.
- Members also receive 10% discount on merchandise and food.

These passes grant access to the aquarium through the corporate membership entrance which should reduce if not eliminate any waiting in line.

We are pleased to be able to offer this as an additional benefit to the members of FOP Lodge #4.

LODGE 4 OFFICE

9304 Harford Road
Baltimore, Maryland 21234
Phone (410) 668-0004
FAX (410) 668-8126
Toll Free (888) 313-3501
www.foplodge4.org

ELECTED OFFICERS

David M. Rose
President
(443) 956-2643

Mike DiCara
1st Vice President
FOP Lodge#4
(410) 299-8835

Ryan Massey
2nd Vice President
CIB Homicide
(443) 865-0237

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

Robert W. Caskey
Treasurer
Retired
(443) 956-2615

W. Don Patterson
State Trustee
Retired

Matt Gonzalez
Sergeant at Arms
Training

Kathy Kraemer
Chaplain
Retired

Dave Folderauer
Past President
Retired

EXECUTIVE BOARD OF DIRECTORS

Steven Comegna
Chairman
410-409-0293

Ryan Franks
Vice Chairman
OSS

Thomas G. Scally
Retired

Doug Jess
PC-3

Dave Sweren
SOD/TAC

Carroll Bollinger
Retired

Joe Peach
PC-II

Matt Krauch
CIB-CACU

Ken Schubert
Retired

Joe Brzozowski
PC-8

LODGE STAFF

Nancy Skinner — Administrative Assistant

LEGAL ADVISORS

Schlachman, Belsky, Weiner And Davey
IAS Cases Michael Davey
Phone (410) 685-2022

FOURWARD EDITOR

Kathy Kraemer

BEREAVEMENTS

Phyllis Ann Eibner
Mother of Brother Steven Eibner

Donna Darnell Prugh

RETIREMENTS

Teresa Algatt

Matthew Denny

Brian Kirk

Dennis Kohajda

Aaron Maisano

John McGann

Michael Norris

David Shipley

Donald Stone

James Vermont

Shawn Vinson

David Welsch

Zachary Wisman

Hobart Wolf

The July

FOP Lodge 4 GENERAL BUSINESS MEETING

will be held on

**Monday,
July 28, 2025
4:00 p.m.**

at
FOP Lodge 4
9304 Harford Road

The August

FOP Lodge 4 GENERAL BUSINESS MEETING

will be held on

**Monday,
August 25, 2025
4:00 p.m.**

at
FOP Lodge 4
9304 Harford Road

