

ATTENTION TO ROLLCALL

Association of Retired Police Officers of D.C. Inc.

P.O. Box 22

Hanover, MD 21076

Toll Free 877-283-1065

Volume 25 Issue 2

October 2017

30 YEAR COMMITTEE FORMED

Harry Hayes, (Sgt. 2D) has accepted appointment to head a Committee dedicated to address the collection of retirement contributions from the pay of sworn members of the Metropolitan Police Department who continue in active service after their 30th anniversary of employment. Harry served 44 years with the Department before retiring. Of course, the annuities of members are capped at 80% after 30 years of service. So, the contributions they make after their 30th anniversary of employment do not provide any improvement in their pensions. Those who find themselves in this position continue to see a deduction of 7% or more of their pay with no improvement of benefits.

Harry has been active in attempts to correct this unfair provision of the District's retirement code for several years. After consulting with attorneys to explore civil action, it was decided that the best way to address this is to convince the Mayor and/or the City Council to amend the law to stop this unfair practice. It will be the goal to have the monies already collected from retirees, returned to them too.

If you are affected by this, please contact Harry Hayes at: hayes_harry@msn.com or by telephone at **202-246-2331**. Members who live in the District will be in a position to affect this because they are constituents of the responsible politicians.

NEW SECRETARY/TREASURER

At the September General Membership Meeting, Janet M. Gross was elected by the Membership to complete the Secretary/Treasurer term held by Janet Hankins. This change went into effect October 1st. You may reach her at janetgmarie@aol.com or **(301)532-2749**.

From 1984 to 1992, Janet was a member of the Air National Guard. She was appointed to the Metropolitan Police Department in 1988 and assigned to 3D, and later assigned to SOD, holding down the station.

After being promoted to Desk Sergeant in 1994, Janet returned to 3D and later transferred to Youth Division. She returned to 3D family, where she retired in 2014, and joined the AORP.

During her "retirement" years, Janet has worked with two different medical facilities providing administrative and technical assistance to smooth the process for patients and staff.

In addition to her public service, Janet has accumulated an Associate's Degree in Legal Assistant, a Bachelor of Science degree in Legal Studies and a Masters in Legal and Ethical Studies.

And, she is a MD Notary and is willing to travel within 30 miles to notarize your documents!

ARE YOU READY?

By Janet Hankins

When a member dies, the annuity payment due the first of the following month will either be stopped (if you die earlier in the month); or, if you die later in the month and the payment cannot be stopped, it will be withdrawn in its entirety after it is paid into your account. If the deceased annuitant assigned any automatic deductions (payment of bills) to be withheld from that payment, all assigned deductions will bounce as the US Treasury has first claim. If there is a spouse, she/he cannot claim their survivor's benefit until all monies are paid back.

The spouse receives no money until her claim is approved and the DCRB has calculated all benefits due. This includes an audit of the deceased member's pay during his/her time of service into retirement. The annual amount of a regular surviving spouse benefit is the greater of: (1) 40% the member's Adjusted Average Pay at retirement, or (2) 40% of Grade 1 Step 6 in effect at time of death. The spouse will also receive the member's unpaid retirement annuity for the days he/she lived during the month of death; and the spouse's annuity begins the day after death. (Adjusted Average Pay considers the cost of living at the time of retirement and the cost of living the month before the member's death.)

If a member dies, his spouse or next of kin should contact me (202)438-1494 or the AORP on 877-283-1065 as soon as possible.

The law requires that any marriage - after retirement - must be at least one full year old for the spouse to be eligible for a survivor's annuity. If a previous spouse has been awarded 100% of your Survivor's Benefits by the Court during a divorce preceding, your current spouse will not be eligible for any annuity. However, although she/he is not eligible for a survivor annuity because of the Court Order, she may still be eligible to continue her health benefits if you had family or self plus one coverage prior to your death.

When I become aware of a death and have information on the next of kin, I notify the DC Retirement Board & the Police & Firefighters Retirement & Relief Board (PFRRB) of the death. The process starts when a widow/widower submits the Application for Survivor's Benefits, with required documentation, to the PFRRB. The claim form is provided by the PFRRB upon notification of death.

It currently takes 3-4 months, if there are no problems, from the time a widow/widower submits the Application for Survivor's Benefits, with required documentation, to the PFRRB. The required documentation is, where applicable: death certificate of member; marriage license to current spouse; divorce decrees or death certificates for all previous marriages for the deceased and the spouse - no matter how short or how long ago. (ALL DOCUMENTS MUST BE CERTIFIED COPIES ISSUED BY THE COURTHOUSE IN THE JURISDICTION WHERE THE EVENT OCCURRED). A spouse must provide the date(s) of any previous marriages for self and deceased member.

All these requirements are to make sure that the legally entitled individual receives the survivor's annuity. These requirements were put in to place to lessen the possibility of error and to prevent fraud. These documents can be hard to obtain, especially in some states, so get them now. (DO NOT SEND ANY DOCUMENTS TO THE AORP - PUT THEM IN A FILE WITH AORP NUMBERS ON FRONT. LET YOU SPOUSE AND ANOTHER FAMILY MEMBER KNOW WHERE THE FILE IS LOCATED.)

Once a Survivor has been approved for the annuity, all records are transferred to the DCRB where calculations are made to determine the correct amount the Survivor is entitled to receive. The current minimum amount is approximately \$2454. per month. Survivor's receive the same Cost of Living that the active members receive even if the Member was not under the COLA system.

Dependent children receive an annuity until the age of 18; or 22 if the child is a fulltime college student. The full-time student requires re-certification by the college each semester until age 22. Adult dependent children (a child who is incapable of living on their own due to mental or physical disability that occurred prior to their 18th birthday) receives a dependent annuity until their death. Additional documentation is required for dependent survivor annuities.

IF YOU HAVE A CHILD WHO IS AN ADULT DEPENDENT, BE SURE TO NOTIFY THE AORP SO THAT THIS INFORMATION CAN BE RECORDED IN YOUR FILE. AT THE TIME OF YOUR DEATH, EFFORTS WILL BE MADE TO ASSIST THE DESIGNATED GUARDIAN WITH OBTAINING THE ANNUITY.

To make it easier on your spouse or next of kin, you should have all the necessary documents on hand. If you are prior military, you should have your DD-214 on hand for your spouse. The DD-214 is used by the Funeral Home to verify your right to be buried in a military cemetery or to claim burial benefits. For information on the amount paid toward burial expenses go to Military.com and search benefits. The amount varies dependent on status at time of death.

Things to consider: Has a guardian been legally designated for a dependent child? Are all cars, boats, homes, vacation vehicles, credit cards, bank accounts and anything else of value, in both spouses' names? Do you have a Will designating who gets what? Do you have a second party on your accounts so easy access can be made? These types of things make for easy transfer and can save a lot of money. Do you have 3 to 4 months living expenses set aside?

If you are an Associate Member of the AORP, please instruct your next of kin to notify the AORP upon your death. We can assist them with all the necessary notifications.

A SPECIAL ASSOCIATE

By Janet Hankins

I would like to recognize a very special woman who has been an Associate Member of the AORP since her husband, Officer James F. Phelps (2D/1950-71), passed away in 2010. Her name is Mary Ann Phelps.

Mary Ann first came to my attention, when she called wanting to help an AORP Brother who needed some special medical attention. It seemed like we no sooner completed our conversation when she had coordinated events and people that would have taken someone else weeks to accomplish – if they could do it at all.

Another serious situation arose for one of our members; and before I knew it, Mary Ann had broken through the barriers of the VA, getting our member all kinds of services that not only improved his quality of life; but quite possibly saved it.

When another situation for that Member arose, Mary Ann wanted to know which FOP would cover his area. Before the sun went down, she had tracked down a Deputy Sheriff in the Member's area (who sent his wife to check on the Member's wellbeing, as he was unable to go right away). She would have made a great detective!

Mary Ann is one of those special angels God has put among us. No matter how heavy her load is, she still reaches out to help others. The AORP owes you a great debt, Mary Ann. Thank you!

NEW AORP CONTACT INFORMATION

When corresponding or sending dues payments to the AORP please use the following address.

AORP
PO Box 22
Hanover, MD 21076

To contact the new Secretary/Treasury, Janet Gross, please use the following email address or telephone number.

Janet M. Gross
Secretary/Treasurer
(301)532-2749
janetgmarie@aol.com

Thank You!

For having my back, when things got rough
For your thoughtfulness and kindness through the years
For your willingness to help
For the opportunity to meet/talk with so many of our wonderful members
For the chance to experience, once again, that amazing bond of the badge

Janet Hankins

IRS AGREES! OVERPAYMENTS NOT TAXABLE!

The IRS has agreed with our position that the “debt” forgiven by the U.S. Treasury’s Office of DC Pensions is not taxable income. This is a great victory for our members who received 1099C’s from them claiming they were liable to pay income taxes on the “forgiven debt”. Collectively, their tax liabilities would have exceeded one million dollars.

We asked our attorney to provide an explanation of how the Private Opinion Letter may be used by our members who shared the circumstances with our named member. You may obtain a copy of the Letter and the Attorneys’ Explanation by going to the AORP website (aorp.org) and clicking on the phrase, “**IRS Letter Ruling with Explanation from our attorneys**”. This “link” is on the home page, that’s the first page you see when you got to our website. By clicking on this link you will down load a pdf version which you can print out from your computer to your printer. Please read this carefully and consider consulting with a professional tax preparer when you file to reclaim any past payments you made in accordance with the Treasury 1099C you received, or to use it in any future federal income tax filings.

You may contact the firm which we hired, but any fees that may accrue are your responsibility. You may of course, use whomever you wish for consultation and advice. You should share this package with whomever you use. Thank you to **James Aurouze**, our member who volunteered to be the lead on this. He had very detailed income and tax files which he shared with our law firm to create the case that won this for us all.

FLORIDA REUNION WAS GREAT!

By Jim Hampton

With a couple of cancellations and a couple of last minute arrivals, we had a total of 87 people at our reunion. Fifty for dinners Friday night and sixty-seven for Saturday night.

Denny Martin, and his wife, Pattie, attended the reunion. Denny played music for us during dinner and after dinner Saturday evening. We thank him very much as it was nice.

Even the weather was very nice on Friday, Saturday and Sunday. The new hotel, Best Western, turned out to be as good or better than the last one. We had a large Hospitality Room with TV, music or whatever we wanted. The Hotel/ Restaurant is listed in the Daytona Restaurant book as one of the best, and the food was excellent!

Special thanks go to: Kitty Smith for her hard work setting up and maintaining the hospitality room; Jack and Anne Farrell for the most delicious meat balls; Jim and Gale Johnson for the great Crab Dip and Reindeer Poop (an annual favorite); and, Richard and Jean Witt for the big tray of cookies, chips and crackers.

Also, thanks to all the volunteers who helped put out snacks, clean up and keep things going. A special thank you goes to Greg and Barry Haslup for closing each night so I could get some sleep.

Thanks to all who came to the reunion to make it possible. Looks like I may be having another one next year as we haven’t found a replacement yet. Sure hate to see it fold when so many like it.

Special thanks to Gary and Janet Hankins for all they do for the Association as well as our Reunion. What a fantastic job they both do. Thanks.

We really missed Father Begay. His health did not allow him to attend this year. Please keep him in your prayers.

Sorry to say that Sarah was sick this year and missed her first reunion since we moved to Florida in 1991. My Granddaughter missed her first reunion in her 18 years of life to stay home and be voted the HOMECOMING QUEEN of Citrus High School in Inverness, Fl.

Hope to see everyone and more next year!

IN MEMORIAM

Since the last quarterly newsletter, the following members, or their spouses, have been added to the list of those who have answered their last Roll Call and have gone on before us. Our deepest sympathy is extended to their family and friends.

NAME	RETIRED	DEPT	RANK	ASSIGN	DOD
Thomas J. Pilot	08/30/80	MPD	SGT	FM	06/03/17
James L. Faircloth	05/31/71	MPD	LT	TD	06/08/17
Charles J. Baxley	05/19/90	MPD	OFF	1D	06/10/17
Victor Jackson	08/24/80	MPD	OFF	6D	06/12/17
Henry F. Schultheis	07/01/72	MPD	SGT	SOD	06/15/17
Roy Gavin	07/30/83	MPD	DET	CID	06/16/17
William Humphrey	09/30/77	MPD	CAPT	CID	06/19/17
Calvin H. Zimmer	09/01/75	MPD	CAPT	6D	06/23/17
Frank A. Sypniewski	10/01/81	UDSS	INSP	INSP	06/27/17
Donald E. Rine	10/30/75	MPD	OFF	1PCT	06/29/17
Ralph F. Brown	05/31/86	MPD	SGT	6D	07/05/17
Franklin D. Saylor	02/28/84	MPD	OFF	FID	07/07/17
Preston Thompson	08/30/80	MPD	OFF	3D	07/08/17
Harold G. Marable	12/30/94	MPD	OFF	1D	07/09/17
Percell M. Gregory	02/23/91	MPD	OFF	SOD	07/13/17
Walter B. Simpson	12/01/86	MPD	OFF	COMM	07/25/17
Clem Arey Jr.	08/31/80	MPD	OFF	COMM	07/26/17
Valentine H. Jackson Sr	02/01/95	MPD	OFF	1D	08/03/17
George A. Jackson	08/29/95	MPD	OFF	1D	08/04/17
Alfred Wiley	09/30/94	MPD	SGT	1D	08/04/17
Paul W. Ludwig	08/39/87	MPD	DET	CID	08/06/17
Albert J. Fenstomocher	03/01/76	MPD	OFF	COURT	08/10/17
Kenneth E. Todd	09/01/78	MPD	DET	2D	08/11/17
Jerome Gilchrist	02/23/91	MPD	LT	2D	08/12/17
Kenneth L. Dudding	08/29/90	MPD	SGT	7D	08/14/17
RC Morman	01/15/91	MPD	D2	2D	08/19/17
John J. Cummings III	12/25/99	MPD	SGT	SOD	08/27/17
Paul H. Cress	08/31/80	MPD	SGT	2D	08/29/17
Kenneth R. Green	05/01/54	MPD	OFF	8PCT	09/04/17
Anthony S. Paolone	01/01/87	UDSS	SGT	WH	09/08/17
Louis R. Magnotti	11/30/68	MPD	OFF	YD	09/11/17
Jerry G. Benzing	08/24/90	MPD	OFF	SOD	09/17/17
Joe L. Henderson	03/31/95	MPD	OFF	CSS	09/21/17
Frank W. Gallagher	01/03/88	MPD	SGT	FOB	09/21/17

NAME	SPOUSE OF	DOD
Genavee I. Mulligan	Edward Mulligan	03/16/17
Susan Tribby	Robert W. Tribby	05/31/17
Ginger D. Monk	Douglas Monk	06/29/17
Katherine Gallagher	Francis W. Gallagher	07/12/17
Sherman R. Douglas	Patricia M. Brown	09/07/17
Theresa C. Patterson	Edwin L. Patterson	09/07/17

NAME	WIDOW OF	DOD
Joanne P. Tucker	Earl L. Tucker	06/17/17
Rosemary G. Ronayne	John A. Ronayne	07/05/17
Kathryn W. Munnelly	John T. Munnelly	07/18/17

AORP BOARD OF DIRECTORS

PRESIDENT – Gary Hankins

1ST VICE PRESIDENT – Bob Arscott

2ND VICE PRESIDENT – Ed Reddick

SECRETARY/TREASURER – Janet Gross

TRUSTEES

Paul Angel (2018)

Al Kelly (2019)

Dave Shannon (2018)

IMPORTANT NUMBERS

AORP OFFICE

(877)283-1065

AORP OPTICAL/DENTAL PROGRAM

410-337-7577

DC RETIREMENT BOARD

(202)343-3272 (866)456-3272

POLICE & FF RELIEF BOARD

(202)442-9608

FOP LODGE (202)408-7767

FOP STORE (202)589-1637

METROPOLITAN POLICE RELIEF ASSOCIATION

Al Kelly (301)758-9553

POLICE FEDERAL CREDIT UNION

Headquarters Branch

(202)383-1757

Main Branch

(301)817-1200 (877)278-7328

MPD RETIREMENT I.D.

HQ Room 4144

Derek (202)727-4183

TYPES OF MEMBERSHIP

REGULAR MEMBER– retired police officer

LIFE MEMBER – NO LONGER AVAILALABLE

AFTER 2012.

ASSOCIATE – Widow or widower of a Regular
or LIFE member – not required to pay dues.

AORP members meet on the first Wednesday at 7:00 P.M of the following months September, November, December, January, February, March, and April. The meetings for May and October will start at 6:00 P.M. AORP monthly meetings are held in Heroes Hall at the Branchville Volunteer Fire Department, 4905 Branchville Road, College Park, Maryland 20740.

Association of Retired Police Officers of D.C., Inc

P.O. Box 22

Hanover, MD 21076

Telephone (877) 283-1065

September 2017

Vol. 25 No. 2