



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 2, Issue 4

August 2015

A Message from Our President

Pre-65's Still Under Attack from the Current Administration

I wish I had good news, but by now you Pre-65 members have received a letter dated August 10th and a postcard outlining dates of Benefit Forums from the City Benefits Office making it clear it is their intention to make you pay 100% of the total premium if you want to stay in either of the Cigna Plans. There will be no subsidies provided to the 874 who fall into this Pre-65 group.

Because there has been no outrage expressed during this political season those running for office don't think it is an issue which could affect their office runs. The Media [print & video] are also ignoring your plight. Other Board members in this newsletter will give you more information on the election.

We have one last chance and that's it. On August 18, 2015 the Personnel Committee authorized the Cost Neutral Plan put forth by Fran Triplett's group, MPA, MFFA, and ACRE to be sent to Segal in Atlanta to verify that it was in fact not going to cost the City to leave you Pre-65s in the plan. On September 1, 2015 that report is due back to the Personnel Committee. If it is positive we hope it will come out of committee and go to the full Council that night for a vote. Council Member Halbert is the presenter and then Councilman Collins presented a friendly amendment. But we still need 7 votes if anything is to pass.

All the Labor Groups and ACRE have done everything we can, you have to step up now and make your

voices heard at political gatherings of those running for Mayor and Council. After that September 1, 2015 meeting ACRE will put out another Newsletter to give you the latest updates. Our Webmaster will also post updates on the ACRE website.

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Mike Lee, President

Vice President's Message

I would like to Thank all the Members of ACRE that attend the monthly meeting on the Third (3) Wednesday of each month at the Shelby County Board of Education Building. It is a great time to socialize with other retired employees. We always have time for questions about Health Care and how the Pension is performing. It is interesting to hear of any problems others may have and learn to avoid those problems. I look forward to seeing you in September.

The City's Health Care Audit is almost complete with the preliminary results being turned in by BMI to the City. This Audit is very important to you and we will try and keep you updated as it comes to a close.

I am asking each member to continue to check with other retirees that are not members and to encourage them to join.

If you have any questions, comments, or ideas you may contact me at my ACRE email address:

vice.president@acrememphis.org or leave me a message at the ACRE Office at (901) 525-2615.

Richard McBryde, Vice President

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ACRE Officers:

- President: Mike Lee
- V. President: Richard McBryde
- Secretary: John Johnson
- Treasurer: Jim Nichols
- Chaplain: Donne Walden
- Chaplain: Jimmy Smith
- Public Relations: Tim Cook
- Sgt At Arms Darrell White
- Legal Advisor: Clyde Keenan
- Healthcare: Francis Bradley
- Pensions: Dan Melancon
- Membership: Darrell White
- Membership: Doug Sanders
- Set-up: Gary James
- Bob McCulley
- George Harris, Jr.
- Webmaster: Tim Cook



President's Message continued

(continued from page 1)

Current Status as this letter went to press:

1. No premium increases for Actives or Retirees but subsidy change for Pre-65
2. Active Employees who are paying a spousal surcharge [754] can no longer keep on their City Health plan their wives who have jobs elsewhere with health insurance available.
3. Post 65 Retirees with Medicare A & B will continue to be offered Cigna Supplemental Plans and Cigna's Part D Drug Plans with the City paying 25% and you paying 75%. The Retiree must stay in either the medical or drug plans for their spouses to be able to keep on the City plans also.
4. Post 65 Retiree with only Medicare A, or who never qualified for Medicare will continue to be grandfathered in the City Plans at the

70%/30% split.

5. Pre 65 Retiree who retired Line of Duty will also be grandfathered in with the City paying 70%. This also includes the 13 widows of Line of Duty deaths.
6. Pre 65 Retirees and Spouses [unless something changes September 1 at Council] will have to start paying 100% of the premium costs beginning the first check in December 2015 or seek Insurance elsewhere.

ACRE will put out another Newsletter after the **September 1, 2015 Council Meeting** updating you further.

Mike Lee, President

New Meeting Time 10:00am

The **ACRE Monthly General Meetings** are scheduled for the 3rd Wednesday of the month with a new start time changed from 11:00 am to 10:00 am. We were having scheduling difficulties with SCS concerning conflicting times. We also were having trouble with our Members being able to make the 11:00 am Meeting time, however we are happy to inform everyone of the new time and hopefully this will accommodate SCS, as well as our Members. This should allow our Members who live a little farther out from mid-town to be able to drive in after the main traffic rush in the mornings. This is not to say that in the future we will not encounter more scheduling changes, but for now we are okay. Of course the normal Board Meeting occurs before the General meeting, however due to scheduling problems the Board Meetings have been changed on a month by month basis to different times and locations. You can check the ACRE Online Calendar for any changes. **Remember 10:00 am !!!**

Gary James, Set-up Chairman

Public Relations Message

We **cannot** put everything we would like to in the printed and mailed Newsletter; so we have begun an electronic Newsletter that is emailed to everyone on the Email List and then posted on the ACRE Website. The electronic Newsletter has considerably more information in it for our Members. Please sign-up for the emails and check Our Website for more information. If you think we are not covering a topic as well as we should please send us an email at:

PublicRelations@acrememphis.org with your comments and suggestions.

Tim Cook, Public Relations



PAC Contacts Candidates

The ACRE Board formed a Political Action Committee to ask questions of concern by the members of ACRE of the candidates running for election for the City of Memphis. Our members submitted questions to Sonja Holley for consideration. Ms. Holley forwarded to a committee consisting of John Johnson, Dan Melancon, Bob McCulley and Richard McBryde. We meet and when through all the submissions to come up with six (6) questions that could be answered with a YES or NO answer by the candidates. (The questions follow) The committee included a stamped self addressed envelope to reply. There are 70 individuals running for election. We received 25 replies. The list of candidates and their responses if returned are following. We hope that this will help our members make an informed decision when voting.

Political Action Committee

Cards sent to Members

Your Benevolence Committee sends out a Getwell Card when we learn one of our Members is in the hospital. When we learn a Member has died, we immediately try and reach out to the family to offer our help and support. We send out a Sympathy Card from our Officers, so the family knows we are here. If you know or learn of someone who is sick and/or a death, please call the ACRE Office and let us know. We depend on our members, we can be reached almost anytime at (901) 525-2615 or you can send me an email me at gwh_rah@yahoo.com

George Harris, Benevolence Chairman

Membership Up-to-Date

Members please keep your membership up-to-date, the expiration date is on your Membership Card or you can go to the ACRE Website and check your status. Be aware if you are more than 30 days past due; you can be removed from the rolls and you will not get future newsletters. Thank you for your support of ACRE.

Darrell White Sr., Membership Chairman

Pension enters Hedge Funds

On Thursday, August 20, 2015, the Pension Finance Committee interviewed five (5) Hedge Fund Manager. The committee selected **two of the managers** that would receive **\$40 million each** to be invested in Hedge Funds. When asked if the Pension Board should be advised on all of the details how Hedge Funds are being handle along with the excessive annual maintenance fees and other associated fees, it was discovered that the Pension Board supposedly voted sometime last year in favor of involvement in Hedge Funds and the Mayor was now pushing involvement into Hedge Funds.

Whether these Hedge Funds will be profitable or another drain on the Pension Fund is yet to be seen. It is still the fact by City Ordinance that the Pension Board is supposed to have sole control and responsibility for the Pension Fund investments and not the Mayor and the Pension Finance Committee.

Addition information on these Hedge Funds and the side stepping the Pension Board by the City will be included in the ACRE Webpage when it becomes available.

Dan Melancon, Pension Chairman



ACRE Deaths

In Memory of OUR Retirees, we say goodbye to the following retirees. Their families are in our hearts, our thoughts, and our prayers. Although they have left us, they will never be forgotten:

Martha L. Watson, MPD
 William Tanner, Eng
 Willie L. Sebring, MFD
 James A. Brown, MFD
 Danny James, MPD
 Ken Overall, MPD
 Charles Johnson, MPD
 James C. Herbert, MPD
 Thomas P. Goin, MFD
 William D. Steele, MPD
 Joe Walk, MPD
 Frankie K. Martin, MPD
 Neil M. Gambel, MFD
 David Williams, PW
 Charles Majkrak, MPD
 Andrews Phillips, GS

If you know of a City Retiree who has passed away please let us know!



Healthcare Insurance Update

The City of Memphis Designated **Annual Open Enrollment Period** will be **October 12 - 23, 2015**. During this time any Retirees who wish to make changes to their plans **MUST PARTICIPATE**.

President Obama signs **NOTICE ACT** into Law. A bill changing notification of outpatient status for hospital patients has been signed into law by President Obama.

The Notice of Observation, Treatment and Implication for Care Eligibility Act will require Hospitals to tell Medicare Beneficiaries of their outpatient status within 36 hours, or, sooner, upon discharge. The time spent in observation status can affect patients' eligibility for Medicare post-acute care coverage.

Hospitals will have until August 2016 to comply with the new law. The **NOTICE ACT** passed the Senate unanimously last month; the House passed it version of the bill in March.

In a statement following the bill's Senate passage, American Health Care Association Senior Vice President of Government Relations Clifton J. Porter II, called the bill "an important step forward." AHCA, along with other provider and consumer groups, has pushed for better notification for beneficiaries.

"That means millions of individuals who leave a hospital, preparing for a short stay in a skilled nursing center, will know what their hospital status is, which could save thousands of dollars in out-of-pocket costs." Porter wrote.

There are those that believe this law is not comprehensive enough in that it does not protect Medicare Beneficiaries as much as it should.

BENEFIT OFFICE PERSONNEL, EMAIL ADDRESSES AND TELEPHONE NUMBERS:

Director Quintin Robinson, Quintin.Robinson@memphistn.gov, (901) 636-6403.

Deputy Director Jill Madajczyk, Jill.Madajczyk@memphistn.gov, (901) 576-6451.

Nila Carrington, Operations Manager, Nila.Carrington@memphistn.gov, (901) 636-1384.

Benefits Office, (901) 636-6800.

Francis Bradley, Healthcare Chairman .

Circuit Court lawsuit

Now that we know the Pre65 Retirees will be priced out of the City's Insurance the question has arisen as to whether there is any legal action that can be taken. There is a potential lawsuit, in Circuit Court, to challenge the City's actions. However, since we have not been able to get the Courts to certify these cases as a **"class action"** it will be necessary for each individual to be listed as a **"named plaintiff"**. Although doing this for several hundred retirees is not impossible, it is complicated and expensive. We will have a detailed discussion of this issue at the next regular Membership Meeting.

Clyde Keenan, Legal Advisor .

Abridged Treasurer's Report

The first 7 months of 2015 showed us with \$11,669.00 budgeted and our operating expenses were \$9742.38, leaving us \$1926.62 in the black. However, if we have to go into our Legal Fund for litigation against the City of Memphis, we could deplete our funds very quickly. So, please keep paying your ACRE Dues and if you can add a little more for our Legal Fund, please do.

If anyone has any information on a retiree in the hospital or who has recently died, please notify the ACRE Office so we can help make sure the widow/widower gets everything they are entitled to. The ACRE Office phone number is (901) 525-2615 and is answered 24/7 by an elected Officer of ACRE unless we are in a Meeting or helping another member, in which case you will be called back as soon as possible!

Jim Nichols, Treasurer .



ACRE PAC Questions to Candidates

Below are the Questions the ACRE Political Action Committee sent to the Candidates who are running for Office in the City of Memphis October 2015 General Election. Please see **Pages 6 & 7** to see who answered your questions and how they answered your questions.

Political Action Committee



ASSOCIATION OF CITY RETIRED EMPLOYEES
 638 Jefferson
 Memphis, TN 38105-4912
 (901) 525-2615

ACRE, representing over 2,000 registered retirees plus spouses is requesting your reply to the following questions that deeply and directly affect each of the approximately 4,800 city retirees. Please use the enclosed self-addressed stamped envelope to return your responses by August 15, 2015.

1. Will you vote against the City of Memphis continually increasing its capital debt in projects, such as Raleigh Springs Mall, Mid-South Coliseum and Trolley System which reduces the amount of available funds that is a detriment to current employee and retiree benefits?

(Please circle) YES or NO

2. Would you initiate and/or support a forensic audit by the State of Tennessee of the City's expenditures for the last five (5) years?

(Please circle) YES or NO

3. Would you initiate and/or support a request for quote (RFQ) from the City to several reputable insurance providers for a health care plan to include pre65 retirees and their families?

(Please circle) YES or NO

4. Would you initiate and/or support a cost of living adjustment for retirees based on a previous formula of 1%, 2%, 3% based on the number of years of retirement?

(Please circle) YES or NO

5. Would you initiate and/or support the reorganization of the City's Pension Board that would include an equal number of retirees with voting privileges who have a vested interest in maintaining the integrity of the Pension Fund as those appointed non-retirees? This would require a change in the current City ordinance.

(Please circle) YES or NO

6. Would you vote for honoring City Ordinance #5303 submitted by then Councilman Chairman Myron Lowery and signed by Mayor W.W. Herenton on June 2, 2009 authorizing retirees to remain on the same City Health Care Policy as active employees?

(Please circle) YES or NO

Signature

Date



Candidates Answers & Not

		Q-1	Q-2	Q-3	Q-4	Q-5	Q-6
MAYOR							
LEO	AWGOWHAT						
HAROLD	COLLINS	YES	YES	YES	YES	YES	YES
ANDERSON	FULLILOVE, JR						
ROBERT "PRINCE MONGO"	HODGES	YES	YES	YES	YES	YES	YES
JIM	STRICKLAND						
DAVID PHILLIP	WALKER, JR.						
SHARON A.	WEBB	YES	YES	YES	YES	YES	YES
A C	WHARTON						
M. LATROY	WILLIAMS	YES	YES	YES	YES	YES	YES
MIKE	WILLIAMS	YES	YES	YES	YES	YES	YES
CITY COUNCIL #1							
BILL	MORRISON						
WAYNE	ROBERTS	YES	YES	YES	YES	YES	YES
CITY COUNCIL #2							
FRANK	COLVETT, JR						
DETRIC	GOLDEN						
RACHEL	KNOX						
JIM	TOMASIK						
CITY COUNCIL #3							
RHONDA	BANKS	YES	YES	YES	YES	YES	YES
TANYA L.	COOPER	YES	YES	YES	YES	YES	YES
SHERMAN (PERKINS)	KILIMANJARO	?	YES	YES	?	YES	?
KEVIN	MOTT, SR						
PATRICE JORDAN	ROBINSON	YES	YES	YES	YES	YES	YES
COLEMAN	THOMPSON	YES	YES	YES	YES	YES	YES
KEITH O.	WILLIAMS						
CITY COUNCIL #4							
KIRSTIN L.	CHEERS						
DONNELL	COBBINS						
JOHN	CORNES						
DORIS	DEBERRY-BRADSHAW						
ADRIAN	JONES						
LOUIS MATTHEW	MORGANFIELD, III	YES	YES	YES	YES	YES	YES
JAMITA E.	SWEARENGEN						
GEORGE	WALKER						
CITY COUNCIL #5							
JIMMIE	FRANKLIN						
JOHN	MAREK	YES & NO	YES	YES	YES	YES	YES
WORTH	MORGAN						



CITY COUNCIL #5							
CHARLES "CHOOCH"	PICKARD						
DAN	SPRINGER						
MARY	WILDER	NO	NO	YES	?	YES	YES
JENNIFER JAMES	WILLIAMS						
CITY COUNCIL #6							
PERRY L.	BOND	YES	YES	YES	YES	YES	YES
EDMUND H.	FORD, JR						
DELVIN	LANE						
CITY COUNCIL #7							
ANTHONY	ANDERSON						
BERLIN F.	BOYD						
ERIC	DUNN						
ANTHONY AMBEE	JOHNSON						
ALFONZO DURELL	LEE						
MICHAEL STEVEN	MOORE						
COBY V.	SMITH						
THURSTON	SMITH						
DAVID W.	VINCIARELLI	YES	YES	YES	YES	YES	YES
CITY COUNCIL #8 POS #1							
JOE	BROWN	YES	YES	YES	YES	YES	YES
GEORGE	THOMPSON	YES	YES	YES	YES	YES	YES
VICTORIA E.	YOUNG						
CITY COUNCIL #8 POS #2							
J.	EASON						
JANIS	FULLILOVE	YES	YES	YES	YES	YES	YES
ISAAC	WRIGHT	YES	YES	YES	?	NO	YES
CITY COUNCIL #8 POS #3							
JACQUELINE	CAMPER						
MARTAVIUS D.	JONES	NO	NO	YES	NO	YES	NO
MICKELL	LOWERY						
CITY COUNCIL #9 POS #1							
KEMP	CONRAD						
ROBIN A.	SPIELBERGER	YES	YES	YES	YES	YES	YES
CHARLEY	BURCH						
CITY COUNCIL #9 POS #2							
STEPHANIE	GATEWOOD						
LYNN	MOSS	NO	YES	YES	YES	YES	YES
PAUL	SHAFFER	YES	YES	YES	YES	YES	YES
PHILIP	SPINOSA, JR						
KENNETH TWIGG	WHALUM, JR	?	NO	YES	YES	YES	NO
CITY COUNCIL #9 POS #3							
STEPHEN	CHRISTIAN						
ZACHARY	FERGUSON						
REID	HEDGEPEETH						



What to Do upon Employee Death

[Revised April 27, 2015] Pg.1

What to Do.....Upon the death of an Employee/Retiree

Many of us are not prepared to handle the necessary arrangements when a family member or loved one passes. However, the Benefits Office 901-636-6800 is ready and available to assist families whose loved one was a City employee or retiree. Take the following steps **now** to ease the benefits process during such a difficult time:

Establish Eligibility/Beneficiary:

This important step determines who is eligible to receive an employee or retiree's benefits when he or she expires. An employee or retiree's legal spouse is eligible. There is **no longer a time limit for a spouse to be eligible for a retiree's pension**. The eligible spouse is defined as a lawful spouse of a participant, active or retired, as determined by a legally recognized certificate of marriage. Common-law marriage shall not be recognized as valid, regardless of the fact that such marriage may be considered lawful in a state or jurisdiction where the couple lives or formerly lived. A **beneficiary** must be named to receive benefits on Life insurance. Please remember to **keep beneficiary forms current**, failure to do so can cause undue stress and work on your family during a very difficult time.

If there is no legal spouse:

Then a child can benefit, as of any date, if they are the legitimate, legally adopted, or legally recognized son or daughter of a participant who has not reached the age of eighteen (18) and has a legal guardian; or is disabled as defined by medically acceptable clinical and laboratory diagnostic techniques. Regarding eligibility for the purpose of insurance coverage and annuity, he or she must satisfy each of the following conditions:

- Has reached age eighteen (18), but not age twenty five
- Is unmarried
- Is not employed on a full-time basis
- Is in fulltime attendance as a student at an educational institution

Survivors' Pension Percentage:

If the retiree was a member of the 1948 Pension Plan (hired prior to 1978), the eligible surviving legal spouse receives the same 100% amount as the retiree received. If the retiree was a member of the 1978 Pension Plan, the eligible surviving legal spouse receives 75 % of the amount the retiree received.

If you have not established eligibility, contact the **Retirement and Pension Benefits** office at **901-636-6800** to request paperwork be mailed to you.

Other Benefits

As of January 1, 2012 there is a \$5,000 death benefit for retired City Employees. If you choose to fill out the forms and return via mail, they must be notarized. Be prepared to have the participants pension check stopped until all paperwork has been completed, **unless you take a copy of your marriage license to the benefit office at 2714 Union Extended 5th Floor, Room 100**. This will allow the survivor to continue to receive the checks and keep benefits until they can get the Death Certificate and formally move the deceased's pension into the survivor's name.

If you don't get the marriage license to Benefits, there will be a short time in which the health insurance will be discontinued to allow for conversion (approximately up to six weeks). If you find that your benefits have been terminated, please contact the Benefits Office at 901-636-6800 and they will have you reinstated until the pension conversion is completed. Once the entire process is completed, you will begin to receive your annuity check with the first one retroactive to include all checks that were missed. Any deductions that were missed will also be deducted from your first check. These deductions will reactivate your insurance back to the death of the participant.

George Harris, Benevolence Chairman



What To Do continued

[Rev. April 27, 2015] Pg.2

The following forms must be completed:

1. Dependent’s Affidavit Allowance Form – to change the name on the pension check
2. W4P for taxes contact your tax representative
3. Form to continue Health Insurance
4. Life Insurance Claim Form
5. Retirement Benefit Election Form
6. Documents required to claim any benefits are:
 Original Death Certificate; Copy of Funeral Expenses; Copies of Marriage License; Legal Dependent;
 Birth certificate

Contact the Union Representative

If the retiree was a member of a represented group, contact your representative regarding any benefits that might be available, this would include Memphis Firefighters Association 901-386-3129, Memphis Police Association 901-523-7075, or any other representative group. A certified Death Certificate will be required.

Other Information of Interest:

Contact the Veteran Administration if the deceased was a veteran and provide a copy of the DD214 discharge papers to receive a flag; to see additional benefits go on line to www.usa.gov or call 1-800-333-4636.

If the deceased was receiving **Social Security benefits**, it will stop, however, you could be eligible for benefits. If you both were receiving Social Security checks, you will only be eligible for the higher of the two. Immediately contact Social Security and advise them of the death so you can be informed on the available benefits you may be eligible to receive or go on line to www.socialsecurity.gov or call 1-800-772-1213.

If the deceased and survivor were married and both names were on the title, then the **real estate** passes automatically to the survivor. A copy of the death certificate must be sent to the County register’s office for recording. If the parties were married but only the deceased’s name is on the deed, then a probate court procedure is required to get title legally transferred. Contact your **automobile insurance company** to delete the deceased name from the policy. If the deceased had any debt, contact those creditors to find out about any outstanding debt and what your liability, if any, is.

Important Phones Number:

- City of Memphis Benefits **901-636-6800** [Toll Free **#1-866-543-4367** For Out of Town City Retirees]
- (Phone Option #1) If your call is regarding medical, prescription, dental, vision or COBRA Coverage
 - (Phone Option #2) If you are calling about life insurance, short or long term disability
 - (Phone Option #3) For retirement, drop plan, pension estimates, or pension disability information
 - (Phone Option #4) If you are an active or retired employee with payroll, W-2, W-4 or garnishment questions
 - (Phone Option #5) Oracle Password Reset
 - (Phone Option #0) Repeat Menu options or stay on line for first available representative

There is only one physical City Benefit Offices: **2714 Union Extended 5th Floor Room 100**, Memphis. **Do not go to City Hall for Benefit changes**

Nationwide Solutions	901-323-4154	[Sherri Thomas or Jerry Williams]	901-323-4370
AFLAC	901-866-2190	ACRE Office	901-525-2615
MPA Office	901-523-7075	MFFA Office	901-386-3129

Gather and review all your documents now to ensure their accuracy, and place them in a safe and accessible place. Let your family know about all of this, and where these documents are.

Your Pension Information

Currently (June 2015) the City of Memphis Pension Fund has approximately 87% of its funding liabilities which is only (3) three percentage points lower than the State of TN Pension Fund at 91%. Price Waterhouse Corp. (PWC) reported in 2014 the City of Memphis Pension Liabilities at 2.53 billion. If the City of Memphis were to raise its contributions to match the 91% points of Pension funding by the State of TN, then the City of Memphis would need to add an additional **(20 million dollars)** contribution to its Pension Fund not the **(600 million dollars)** as declared by the City of Memphis

It is not reasonable to believe that the State of TN would initiate an ultimatum towards the City of Memphis for being only (3) three percentage points beneath the State's own standards. If you have any questions or concerns please call the office or email me at dmelancon2@gmail.com

Dan Melancon, Pension Chairman

MEMBERSHIP FORM

Send dues to: A.C.R.E.
638 Jefferson Avenue
Memphis, TN 38105

Name _____

Mailing Address _____

City _____ State _____

Zip _____ HPhone _____ Cell _____

Dept. retired from _____ Year _____

(Check one) New Applicant _____ or Renewal _____

Your Spouse's name _____

Email address _____

Extra amount for Legal Fund enclosed _____

Today's Date (MM/DD/YY): _____

DUES: \$25.00 PER FISCAL YEAR
(or \$15.00 for surviving spouse)

THANK YOU FOR YOUR PART IN ACRE!

CITY OF MEMPHIS PENSION FUND

MONTHLY TOTALS

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011	\$1.969	\$2.006	\$2.004	No Rpt	\$2.012	\$2.000	\$1.986	\$1.899	\$1.785	No Rpt	\$1.876	\$1.886
	78.76%	80.24%	80.16%		80.48%	80.00%	79.44%	75.96%	71.40%		75.04%	75.44%
2012	\$1.858	No Rpt	\$1.997	\$1.998	\$1.896	\$1.922	\$1.934	\$1.955	\$1.985	\$1.965	\$1.950	\$1.970
	74.32%		79.88%	79.92%	75.84%	76.88%	77.36%	78.20%	79.40%	78.60%	78.00%	78.80%
2013	\$2.034	\$2.036	\$2.075	\$2.116	\$2.107	\$2.039	\$2.069	\$2.053	\$2.116	\$2.174	\$2.183	\$2.203
	81.36%	81.44%	83.00%	84.64%	84.28%	81.56%	82.76%	82.12%	84.64%	86.96%	87.32%	88.12%
2014	\$2.162	\$2.221	\$2.209	\$2.198	\$2.222	\$2.245	\$2.206	\$2.240	\$2.175	\$2.196	\$2.206	\$2.191
	85.45%	87.78%	87.31%	86.88%	87.83%	88.74%	87.19%	88.54%	85.97%	86.80%	87.19%	86.60%
2015	\$2.171	\$2.228	\$2.217	\$2.235	\$2.252	\$2.201						
	85.81%	88.06%	87.63%	88.34%	89.01%	87.00%						