



ACRE Newsletter

P. O. Box 17932
Memphis, TN 38187
www.acrememphis.org

Association of City Retired
Employees
901-525-2615

May 2021 Issue

GENERAL MEMBERSHIP MEETINGS: General membership meetings will resume on June 16th at 10 am, with no restrictions. We will meet at Lakeland Club House, 4523 Canada Rd. in Lakeland. We have also been informed by Donna Brown of the Memphis City Employee Credit Union that they will provide lunch for us at the July 21st meeting. PLEASE, if you plan to come to the July meeting call our office number 901-525-2615 and leave a message that you plan to attend, or you can send an email to acre.treasurer@gmail.com. We need to know how many to expect.

President's Comments

I hope this edition of the ACRE newsletter finds you in good shape. 2020 was the most difficult year I can remember with the Covid pandemic. I lost 2 family members to the virus. It doesn't seem so long ago, but I became your President on January 1, 2013. Looking back at photos of all the past ACRE luncheons and events I am amazed at how many of our associates and friends have passed away. And now we endured a year with no face-to-face contact.

Do not hesitate to call the ACRE office or any of the Board members if you need us for anything. We are constantly helping those who call on us. **Bobby Collins** is making all the meetings involving Pension issues and reporting back as you will see in this paper. **Francis Bradley** and I are making the City Council Healthcare Oversight Committee meetings. Our last meeting was April 22, 2021. At that meeting Chief Alex Smith of H.R. advised that the Mayor stated there would be no premium increases in the health plans for 2022 and no plan coverage changes. So, I thank Mayor Strickland for this.

HEALTHCARE FUNDING will remain in effect and our \$5,000 death benefit is still being funded for the primary retiree. I am sad to say we have lost a lot of members to death as you can see elsewhere in this paper.

FIREARMS TRAINING. The LEOSA retiree training sessions are going on at the firearms training unit. This year thanks to efforts to that training staff and Lt. Colonel Jeff Tow, just retired, they will have your updated MPD ID card when you complete your training with the new Chief of Police's name. If you did not sign up for this training but you need a new ID, you can call the Photo Lab at 636-3150 and the staff will use your last photo and send the new ID card to you via mail.

SPECIAL ENROLLMENT PERIOD. For you folks that will turn 65 this year or next remember you have a Special Enrollment Period where you can sign up 3 months before your birth month, the birth month, and three months after a total of 7 months. I highly suggest you call Social Security 3 months before your birth month and sign up for Medicare Part A [hospital] and Medicare Part B [Doctors]. It begins on the first day of your birth month. With Medicare Part A and Part B you will also need a Supplement Plan for the 20% Medicare does not cover and a Part D prescription plan. These combined give you all the coverage you need. And remember there is no family plan in Medicare; each person is on their own plan.

PRESIDENT'S MESSAGE, CONTINUED. If you are a member of the **Fraternal of Police** Lodge 35 there is now a special policy for FOP Retired Law Enforcement Concealed Carry Legal Defense Coverage for \$75.00 a year. It will cover criminal and civil cases. Go to info@foplegal.com to read about it. If you never joined the FOP while you were active you can now join by contacting the foplodge35@yahoo.com completing the application. Any problems you can call me.

For you police retirees, make certain your family knows what you want done with your firearms on your death. It is one thing to leave a weapon to a Tennessee resident that you have reasonable cause to believe the person is not prohibited from receiving or possessing firearms. But if the recipient lives in another state it falls under totally different federal laws. Carrying ammunition between states can also be an issue. There is a form "**Record of Firearms Transfer between Unlicensed Persons**" that you should consider filling out to protect your family. And don't forget who in your family knows how to safely handle your firearms which includes unloading a loaded weapon.

It has been 10 years since our last Pension Raise, not counting the one-time bonus we got in 2019. Efforts are being made to get retirees an actual pension raise on each pension check. I want to thank MFFA President Thomas Malone for his leadership in this effort. Since our last raise in 2011, the buying power of a City Retiree's pension check has decreased by \$150 per \$1,000 of pension earned. This is a situation that at some point has to be addressed. Other retirees still get pension increases and we should also.

We've heard no real issues with bringing back under the age of 65 into the City Health plans, or with the special enrollment for the Pre 65 spouses from the sales tax initiative. That is good news and thanks to those in the City that implemented these updates.

Remember if you learn of the death of one of our retirees please share the information with us at our ACRE office number at 525-2615. You can leave a message if you wish.

Until we can meet face to face I hope each of you is blessed with good health, happiness, and a joyful retirement with family.

Memphis City Employee Credit Union. The ACRE board met with officials of the MCECU to get a better understanding of how the credit union works in the event of the death of the primary account holder. Unlike many banks, MCECU software is driven by the primary account holder's social security number, whereas banks are account number driven. The following is a recap of our March 23, 2021 meeting.

- When MCECU is notified of the death of a credit union member, the account is flagged.
- MCECU will need a copy of the death certificate as soon as possible.
- The surviving account must contact the credit union either by phone or in person. The manager will help set up the new account. The old account will remain open for 6 months.
- The new account holder will be furnished with a printout of what is going into the account and what is being paid out of the account. If the new account holder agrees, MCECU will send a NOTICE OF CHANGE to all vendors being automatically paid out of the account. Examples: Utilities, phone bill, charge cards, etc. It is important to remember, even though a NOTICE OF CHANGE has been sent the MCECU cannot be held responsible if the vendors do not make the change. The new account holder should follow up with the vendors to make sure they understand the changes.
- MCECU will contact the city payroll department with the new account holder.
- MCECU will initially issue new checks at no cost to the account holder.

MCECU, cont'd.

- Make sure the beneficiaries are up to date with the credit union. This is so important.
- Many widows are in a period of grieving following the death of a spouse. MCECU suggests that you should consider including a trusted family member to be present during the changing of accounts.
- MCECU assured ACRE that they are dedicated to making sure the changing of acct's goes smoothly.

Deposit Advice Notification. Francis Bradley, Healthcare Oversight Chairman, reports that several widows and other members are not getting the "deposit advice" notification of pension check deposits to their account. The city makes it available on line. Many members do not have access to computers and this presents a serious problem. In the event of the death of a city retiree, the surviving spouse needs to contact the City of Memphis Finance Division and let them know that you would like to continue receiving the deposit advice notification through the mail.

Pension Fund by Bobby Collins & Dan Melancon

Date	Balance in Fund	Percent Funded
January 2021	\$2.567 billion	94.09%
February 2021	\$2.622 billion	95.71%
March 2021	\$2.573 billion	93.93%

All ACRE members are encouraged to update your email and home address if it has changed. The City of Memphis Pension Oversight Committee continues to meet on the 4th Thursday of each month.

*** * * Death Notices * * ***

Fire: James Parham 11/1/2020, Fred Jones 11/20/2020, Stanley Darden 12/6/2020, Roger Mathis 12/11/2020, William Bledsoe 12/14/2020, Lionel Jones 1/7/21, Claude Talford 1/7/21, John Foote 1/13/21, Charles E. Word 1/18/21, Robert McBryde 1/20, John T. Rainey 1/21/21, Alfonzo McCutchen 1/24/21, Ronald Maxwell 1/29/21, Waldo May 2/4/21, Terrence Taylor 2/12/21, Gary Stout 2/20/21, Jimmy Sanders 2/21/21, Bruce Wayne Reed 5/20/21.

Police: Bobby R. Davis 8/4/20, David Zurka 11/30/20, Robert G. Moore 1/6/21, Roy Pitts 1/7/21, A. E. Locke 1/14/21, Morris Wayne Biggs 1/29/21, W. L. Taylor 2/5/21, Earl G. Wainscott 2/22/21, John H. Wright 3/3/21, Jim D. Music 3/15/21, Robert T. Montgomery 3/28/21, Marshel D. Wheatley 4/11/21, Gary Ball 5/8/21, Clark Dunlap 5/12/21.

Other: William Donaldson (PW) 12/7/20, Glenn A. Campbell (Wonders) 12/18/20
 Curtis Simmons (PW) 12/24/20, Leland Rice (PW) 12/25/20, Floyd Nickson (PW) 2/4/21,
 John Richardson (PW) 2/15/21

Our brothers & sisters are gone but not forgotten. Please keep their families in your thoughts and prayers.

ACRE Board Members

Mike Lee, President

Richard McBryde, Vice President

John Johnson, Secretary/Treasurer

Darrell White, Sgt-at Arms/Membership

George Harris, Jr. Chaplin/Benevolence

Frances Bradley, Insurance Oversight

Dan Melancon, Pension Oversight

Bobby Collins, Pension Oversight

Clyde Keenan, Legal Advisor

MEMBERSHIP FORM

A.C.R.E.

P. O. Box 17932

Memphis, TN 38187-0932

901-525-2615

Name _____

Mailing Address _____

City _____ State ____ Zip _____

Hphone _____ Cell _____

Dept. retired from _____ Year _____

(Check one) New Applicant _____ or Renewal _____

Your Spouse's name _____

Email address _____

Dues: **\$25** for retiree (or) **\$15** for surviving spouse of retiree

Extra amount for Legal Fund \$ _____

THANK YOU FOR YOUR PART IN ACRE!

Please note the change of address to mail in dues.

A. C. R. E.

P. O. BOX 17932

MEMPHIS, TN 38187-0932



Association of City Retired Employees

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Memphis, TN 38105

901-525-2615

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