

F&P NEWS

FALL 2011

NEWSLETTER FOR ACTIVE MEMBERS



From The Executive Director's Desk



Thomas P. Taneyhill

To All Active Members:

The Fire and Police Employees' Retirement System (F&P) is in the process of preparing annual membership statements for all active F&P members. It is very important that you take a few minutes to review your annual membership statement. Member statements are a vital part of your retirement planning and this newsletter will explain the annual membership statement's importance to you.

To ensure this statement and all material sent by the F&P reaches you, please be sure your current mailing address is on file with your respective agency's human resources department and that your agency has recorded your address on the central payroll system.

Active members often work long hours and many times cannot make it into the F&P office during office hours. This newsletter will provide you some pointers when contacting the F&P by telephone. In addition, the F&P is always looking for more ways to communicate with active members. In an effort to increase communication, the F&P has established a Facebook page to keep you up-to-date of all the latest F&P news and information.

Our new column, "Ask the F&P," debuts in this newsletter. I hope it will provide you the answers

Director's Desk continued on page 8

The Importance of Your F&P Annual Membership Statement

Each year active members receive an annual membership statement for the previous fiscal year end which is June 30. Just as your monthly bank statement is important to your financial well-being so is your F&P membership statement. Your membership statement contains several important parts that can affect your retirement in the future.

First, it contains basic personal information including your department, your F&P system number, city entry date, pension entry date, and your current position in your department. It also includes your date of birth, gender, and marital status. If you are a participant in

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Beneficiary Designation Forms

Please remember, all beneficiary designation forms, whether Standard or Specific, **must be properly notarized** in order to be accepted by the F&P.

If you need assistance completing a beneficiary designation form or changing your beneficiary, please call the F&P member services section at 410-497-7929, Option 1 or visit the F&P member services section, located at 7 East Redwood Street, 18th Floor, Baltimore, Maryland 21202.

F&P Member Services Staff Additions

The Fire and Police Employees' Retirement System (F&P) announces that long time F&P staff member Scharbette Clark has accepted the position of Retirement Benefits Analyst.

In addition the F&P member services section welcomes Medical Claims Processor Ashley N. Richardson and Office Assistant Lakeisha Payton.

Upcoming F&P Office Closings

Due to mandatory furlough days, the F&P offices will be closed on Friday, November 25, 2011, and Friday, December 23, 2011.

F&P Board of Trustees Meeting

The Fire and Police Employees' Retirement System Board of Trustees typically meets every third Tuesday of the month. Regular meetings of the Board of Trustees are open to the public.

Connect with the F&P on Facebook

The Fire and Police Employees' Retirement System (F&P) has created an official Facebook page. Facebook is a social networking site that allows people and businesses to keep in contact.

Members who have a Facebook account are encouraged to "Like" the F&P Facebook page to stay updated on the latest F&P news and information.

Once you "Like Us", you will be connected to the F&P page and the latest information will show up in your Facebook news feed.

 To "Like" the F&P Facebook page go to www.facebook.com/bcfpers and click on the Like button at the top of the page.

You can also visit the F&P website www.bcfpers.org and click on the Facebook icon to be taken directly to the Facebook page.



The screenshot displays the Facebook profile for the Baltimore City Fire & Police Employees' Retirement System. The profile includes a cover photo, a profile picture, and a post from the F&P Board of Trustees Meeting. The post text reads: "The F&P is currently accepting proposals for Actuarial Consulting Services. Inquiries are currently being accepted through October 4, 2011, at 4 p.m. (EDT). All proposals are due in the F&P offices no later than Friday October 14, 2011, at 4 p.m. (EDT). The Request for Proposals, exhibits, and associated attachments can be found at the F&P website www.bcfpers.org." The post also includes a photo of a meeting and a "Like" button.

The F&P's official Facebook page.

Contacting the F&P By Telephone

The recent upgrade in the F&P's telephone system allows a caller the ability to select different options.

To contact the F&P by telephone call 410-497-7929. As an active member, option 1 for member services will best serve your needs. Member services will assist you with issues that may affect you and your retirement needs.

Select option 1 for member services if you need to make an appointment; speak with a Retirement Benefits Analyst; update your beneficiary designation

form; apply for retirement; disability process and benefits; withdrawal forms; DROP and DROP 2 applications; divorce issues; estimate request; death benefits; and membership statements.

If you plan on visiting the F&P office in person, option 5 will help with directions.

F&P Annual Membership Statement

Annual Membership Statement continued from page 1

either of the Deferred Retirement Option Plans (DROP or DROP 2), it includes your start and end dates.

The next section contains your current beneficiary information. It is very important for you to know who you designated as the beneficiary(ies) to receive your F&P pre-retirement benefits in the event of your death. This information contains which form of designation you chose and the date the designation was filed with the F&P. If you completed the Specific Beneficiary Designation Form your membership statement also includes the name(s) and relationship(s) of each person you designated.

The next section contains domestic relations order information if the F&P has a court approved domestic relations order on file for you. A domestic relations order allocates a portion of your retirement benefits to an alternate payee who is typically a former spouse.

For most active members the next section of your F&P membership statement contains your membership service credit information in days, months, and years as of the prior June 30. If you purchased or transferred service credit from a previous system your statement will also contain the type of service and how much has been transferred or purchased as of the prior June 30. The service credit section also includes any pre-employment military service time that is applicable to you. Please note the pre-employment military service is not included in your total service credit if you have not met the eligibility requirements.

Your statement will also state if you have a contribution deficiency. A contribution deficiency occurs if you did not make the required member contributions due to the F&P. A contribution deficiency could have resulted if you transferred from the Baltimore City Employees' Retirement System non-contributory plan or other eligible Maryland governmental non-contributory retirement system

prior to 7/1/1994. A contribution deficiency reduces your retirement benefit and, if you enter DROP or DROP 2, it will reduce your DROP or DROP 2 benefit.

Also provided is a statement of your member contributions and interest for the prior June 30, a summary of plan provisions, and summary of the types of retirement service credit.

If you are a member of DROP or DROP 2 your membership statement also contains your DROP or DROP 2 account balance as of the prior June 30. It also contains your estimated DROP or DROP 2 account balance as of your DROP or DROP 2 end date.

To ensure this statement reaches you, please be sure your current address is on file with your respective agency's human resources department.

The F&P mails your membership statement to the address that is on file with central payroll. If you are unsure about what address central payroll has on file, a simple rule of thumb is to look at the address that is on your pay check or direct deposit advice.

DO YOU KNOW WHO YOUR BENEFICIARY IS?

Check your latest Annual Membership Statement to find out.

Keeping Your Mailing Address Current

Earlier this year a number of active member annual memberships statements mailed were returned to the F&P because members' addresses were no longer valid.

As an active member of the fire or police departments you must change your mailing address with your respective agency's human resources department.

A member of the Baltimore police department should go to their district or section division. A member of the fire department should complete a Personnel Cards Action Notice Form and send it through channels. Once your department changes your address in the payroll system, the F&P will be notified of your new address.

If you are unsure what mailing address your department has on file for you, a simple rule of

thumb to is look at the address displayed on your pay check or direct deposit advice. If that is not your current address, please take action immediately to update your mailing address with your department.

As an active F&P member you will miss out on important correspondences and financial information that could have an affect on your status with the F&P without a valid mailing address

To ensure all future annual membership statements reach you, please be sure your current mailing address is on file with your respective agency's human resources department that your agency has recorded your address on the central payroll system.

Keeping Your F&P File Updated

It is important that the F&P has updated information in your file every time there is any type of change in your martial or family status.

Whenever you get married, divorced or officially welcome children into your immediate family you must send the F&P copies of all related documents.

Documents you should submit to the F&P include:

- Marriage license(s)
- Divorce document(s)
- Birth certificate(s)
- Adoption certificate(s)

Please remember to include your name, phone number, date, and last 4 digits of your social security number on each document submitted.

All documents should be sent to:

Fire & Police Employees' Retirement System
7 East Redwood Street, 18th Floor
Baltimore, Maryland 21202

Deputy Commissioner Deborah A. Owens Steps Down from the F&P Board of Trustees

Deputy Commissioner Deborah A. Owens attended her last F&P Board of Trustees meeting in July 2011.

A member of the Board of Trustees from July 2007 to July 2011, Deputy Commissioner Owens was presented with a clock in appreciation of her service to the members of the F&P.

A member of the police department since 1989, Deputy Commissioner Owens has been a pioneer for women in law enforcement. Deputy Commissioner Owens was the first woman to hold the position of chief of patrol and also the first woman to be promoted to Deputy Commissioner.



Deputy Commissioner Deborah Owens and Executive Director Tom Taneyhill.

As Deputy Commissioner of administration, she oversaw staffing and recruitment issues for the department.

Deputy Commissioner Owens was also instrumental in launching the Adopt-A-Block program within the police department.

Deputy Commissioner Owens was honored by Mayor Stephanie Rawlings-Blake with the Richard Lidinsky, Sr. Award of Excellence in Public Service which recognizes long-serving city employees who have worked to improve city services and make city government more efficient.

Police Active Representative Board of Trustee Election

The current term of the active police department representative on the Board of Trustees of the Fire and Police Employees' Retirement System will expire June 30, 2012.

A trustee is a member of an eleven member Board of Trustees, and:

- is responsible for the general administration and operation of the Retirement System in accordance with Article 22 of the Baltimore City Code,
- attends monthly meetings to review and approve the general operation of the System,

- attends monthly meetings to review the investment performance of the System,
- hires investment managers and consultants, and
- reviews proposed Retirement System legislation before the City Council.

More information about becoming a candidate, voting procedures and other issues concerning the upcoming election will be provided in future newsletters.

ASK THE F&P

Question: I am experiencing financial hardship. Can I borrow against my pension?

Answer: No. There are no provisions that allow for borrowing against your retirement benefit or your member contribution account. According to Article 22 of the Baltimore City Code the return of accumulated contributions to a member takes place only in the event of death, retirement, or if a member resigns or is terminated.

Question: I signed up for Deferred Retirement Option Plan 2 (DROP 2) on February 15. How come my participation did not begin until April?

Answer: The effective DROP 2 start date is always on the first of the month. A member's DROP 2 start date cannot be less than 30 days and not more than 90 days after the date the DROP 2 application is received by the F&P. In this case, even though the application was received by the F&P on February 15, the effective participation start date is April 1 because April 1 is the first of the month meeting the 30-90 days requirement.

Question: Why can't the F&P tell me over the telephone who my beneficiary is?

Answer: Beneficiary designation information is sensitive and confidential and never revealed over the telephone. Please make an appointment with a Retirement Benefits Analyst to discuss your beneficiary designation. Also, please review your annual F&P membership statement to remind yourself which form you selected and the date it was filed with the F&P. In addition, if you selected the specific beneficiary form your statement will include the name(s) of the beneficiary(ies) designated.

Question: What happens if I die and I do not have a valid beneficiary designation form on file with the F&P?

Answer: Any benefits that may be due upon your death will be paid either to your estate or distributed in accordance with the laws of the state and Article 22 of the Baltimore City code.

Question: What should I do if I become disabled to the point that I cannot continue to work?

Answer: You may be eligible for disability retirement benefits. You must file a disability application with the F&P. Your department cannot file this application for you. The disability process can take 3 to 6 months to complete. Please contact the F&P member services section for more information.

Question: I served in the military before joining the department. Can I get credit for my military service?

Answer: You may receive up to 3 years of F&P service credit for military service prior to F&P covered City employment if you have acquired 20 years of service credit with the F&P or you have acquired 10 years of service credit with the F&P and have attained age 50.

If you would like a question answered please email your question to abaskerville@bcfpers.org. Please place "Ask the F&P" in the subject line.

Or Write:

*Ask the F&P
7 East Redwood Street, 18th Floor
Baltimore, MD 21202*

IN MEMORIAM

We Will Never Forget Their Service

The F&P Extends Its Deepest Sympathy to the Family, Friends, and
Colleagues of Our Recently Deceased Retirees.

FIRE DEPARTMENT

James E. Bandelin

Joseph F. Ehart

POLICE DEPARTMENT

William J. Bargar, Jr.

Irvin C. Bradley

Robert L. Brooks

Dorothy J. Butler* (CG)

Raymond D. Campbell

Joseph L. Cichan

John J. McHale, Sr.

William B. Rollins

*Baltimore City School Crossing Guard

Director's Desk continued from page 1

to some of your most frequently ask questions.

In this newsletter you will also be introduced to two new members of the Board of Trustees and bid farewell to Deputy Commissioner Deborah Owens who retired from the police department last summer.

I would like to personally thank Deputy Commissioner Deborah Owens for her time and dedication to the Fire and Police Employees' Retirement System.

Until our winter issue, may you and your family have a happy holiday season.

Stay safe out there.

Sincerely,
Tom Taneyhill
Executive Director

Deputy Commissioner John P. Skinner



John P. Skinner

On July 19, 2011, the Board of Trustees formally welcomed Baltimore Police Deputy Commissioner John P. Skinner to the Board of Trustees. Deputy Commissioner Skinner represents Police Commissioner Frederick H. Bealefeld, III on the Board.

Deputy Commissioner Skinner is also a faculty member at Towson University in the Department of Sociology, Anthropology, and Criminal Justice.

An avid runner Deputy Commissioner Skinner has participated in the Baltimore Marathon and represented the City of Baltimore at the 2010 Athens Marathon which took place in Greece.

An 18 year veteran of the police department, Deputy Commissioner Skinner is widely credited with helping to develop better relations between the police and the community. Over the years he has held a variety of positions including overseeing the patrol division.

Benjamin F. DuBose, Jr. Appointed to the F&P Board as Trustee



Benjamin F. DuBose, Jr.

On Thursday, October 13, 2011, Benjamin F. DuBose, Jr. was officially sworn in as Trustee for the Board of the Fire and Police Employees' Retirement System (F&P). Mr. DuBose was appointed as Trustee by Mayor Stephanie Rawlings-Blake.

Basketball Sports Director. He has also served on the National Amateur Athletic Union Executive Board.

In addition, even though he is now retired from the IRS, Mr. DuBose works with the IRS Volunteer Income Tax Assistance Program (VITA) and the Tax Counseling for the Elderly (TCE) Program which provide free tax assistance to low-to-moderate income and elderly or disabled taxpayers in the community.

A graduate of Morgan State University, Mr. DuBose worked over 25 years as an agent with the Internal Revenue Service (IRS) auditing the financial returns and records of individual taxpayers and non-profit organizations.

Throughout the years, Mr. DuBose has shown a strong commitment to Baltimore City and especially its youth. Mr. DuBose is the Maryland Amateur Athletic Union District Governor and Boys

F&P Retirement Benefits Analysts

The F&P recently promoted April C. White and Tracey D. Williams to Retirement Benefits Analyst II. April and Tracey will provide additional support and assistance to the Retirement Benefits Manager.

A Retirement Benefits Analyst II counsels F&P members and beneficiaries about the F&P policies in accordance with the rules and provisions of Article 22. Their many duties include ensuring accurate and timely benefit payments to retired members and beneficiaries, calculating service retirement benefits, DROP benefits, disability and death benefits, and terminations.

April C. White



April C. White

April C. White began working as a Retirement Benefits Analyst I for the F&P in October 2007.

Prior to joining the F&P, April worked as a Military Transition Counselor where she counseled military personnel and their families as they transitioned from military to civilian life.

A member of the Society for Human Resource Management, April has a Bachelors of Science in Psychology from Bowie State University and a MBA specializing in Human Resource Management from the University of Phoenix.

**MEET THE
F&P STAFF**

Tracey D. Williams



Tracey D. Williams

Tracey D. Williams joined the F&P as a Retirement Benefits Analyst I in November 2005.

Before joining the F&P Tracey spent 14 years in the private sector as an Account Representative at the brokerage firm formerly known as Alex Brown & Sons. While at the brokerage firm, Tracey managed the accounts of various companies and their employees.

Tracey holds a Bachelors of Science in International Studies from Towson University.

F&P Contact Information

Mailing Address:

Fire and Police Employees' Retirement System
7 E. Redwood Street
18th Floor
Baltimore, MD 21202

The F&P member services section is located on the 18th floor of the MECU Building between Charles and Light Streets.

Office Hours: Monday through Friday 8:30 a.m. to 4:30 p.m., excluding holidays and mandatory fur-

lough days.

Main Number: 410-497-7929/Option 1
Toll Free Line: 1-888-410-1600
Fax Number: 1-888-443-7008

Email Address: ContactBCFP@bcfpers.org

Website: www.bcfpers.org

Facebook: www.facebook.com/bcfpers

CONGRATULATIONS TO OUR RETIREES

FIRE DEPARTMENT RETIREES

William M. Beegle, Jr.
Brian R. Boyd
Jon S. Cooper
Wendell U. Epps
Thomas M. Fairley
Donald C. Fout, Jr.
Michael P. Gavin
Mitchell S. Gilbert
Jeffery L. Hennemuth
Brian G. Heselbach

Wayne O. Hill
Karl N. Johnson
Stephen A. Plantholt
William E. Rustin
Steven M. Sarro
Stanley S. Shedlock
Mary T. Swann
Warren S. Walters*
Melvin E. Wilkes

*BWI Marshall Airport

POLICE DEPARTMENT RETIREES

Matthew J. Bauler
Patrick C. Beverly
Anthony J. Bickauskas, Jr.
Stanley L. Brice
Charles B. Bryant, Jr.
Mark J. Callahan
Jeffrey S. Cardwell, Sr.
Charles D. Carroll
Dianna L. Ckyyou
Kevin L. Daniels
Tracey J. Gills
Howard J. Green
Stephen B. Frasier
Ronny B. Hege

Mark L. Hughes
Eric S. Hufham
Van S. Johnson
Michael A. Kain
John I. McAndrew
Paul M. McLain
Kimberly J. McLean
Robert J. Monroe
Scott G. Roper
Renee M. Saul
Robert G. Sharpley
Geraldine D. Thomas
Edward W. Woods

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F&P NEWS
FIRE & POLICE EMPLOYEES' RETIREMENT SYSTEM
CITY OF BALTIMORE
7 EAST REDWOOD STREET, 18TH FLOOR
BALTIMORE, MARYLAND 21202



A NEWSLETTER FOR ACTIVE MEMBERS OF THE F&P

This publication is created by:
The Fire & Police Employees'
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7 East Redwood Street
18th Floor
Baltimore, Maryland 21202

Email: ContactBCFP@bcfpers.org
Website: www.bcfpers.org
Facebook: www.facebook.com/bcfpers

Baltimore Area 410-497-7929/Option 1
Toll Free 1-888-410-1600/Option 1

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William R. Hudson
Joseph F. Machovec
Joan M. Pratt, CPA
John P. Skinner

Thomas P. Taneyhill, CPA
Executive Director

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F&P WEBSITE!!

**The F&P is available at your
finger tips with just a click of
a mouse.**

**You are encouraged to visit
the website regularly for
information updates.**

www.bcfpers.org

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**Like the F&P on facebook and
stay up to date on all the latest
news and information.**

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