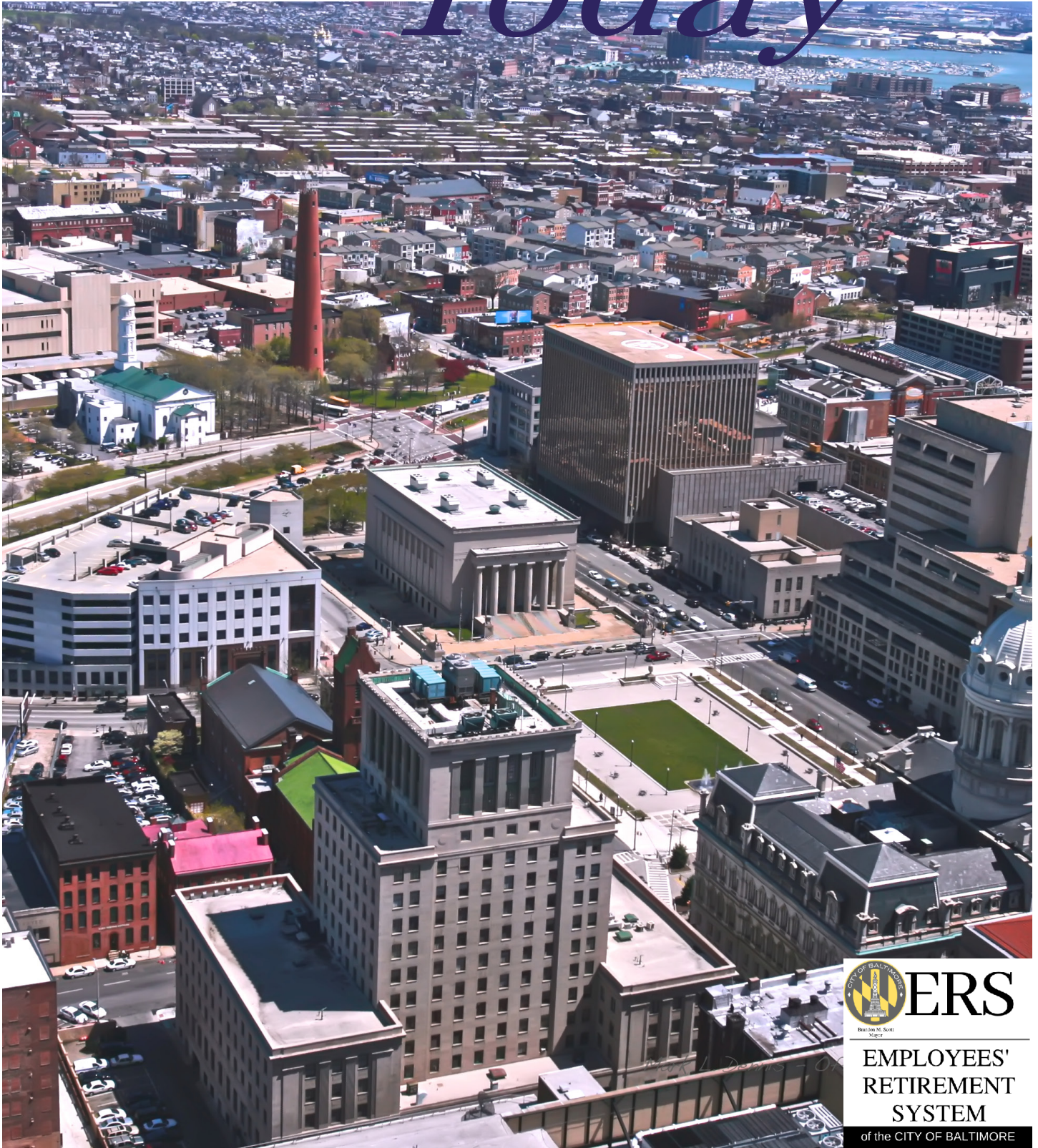


News for Active & Retired Members of the Baltimore City Employees' Retirement System

Retirement *Today*

FALL 2021



EMPLOYEES'
RETIREMENT
SYSTEM

of the CITY OF BALTIMORE

A MESSAGE FROM THE EXECUTIVE DIRECTOR



Dear Members, Retirees, and Beneficiaries,
It's hard to believe that we are entering the last stretch of 2021. In this issue of the newsletter, we share agency updates and information on what you can look

forward to from us in the months to come.

In July, the Retirement Savings Plan along with the Deferred Compensation Plan opened the annual scholarship for graduating high school seniors for submissions. We selected our five scholarship recipients from a competitive pool of applicants in August and look forward to what these outstanding college freshmen will achieve. Please see the scholarship announcement on p. 4 for a list of scholarship winners with their schools. In addition to holding our regular retirement education seminars virtually, we will hold a series of virtual seminars in October for National Retirement Security Week. These workshops are designed to assist active members in retirement planning who are at all stages in their career path. Times and dates for these seminars are included in this newsletter, and additional information and registration are on our website.

Finally, as we have continued to adjust to the rapidly changing Covid-19 pandemic, we have made sure that all of our services to our members, retirees and beneficiaries are accessible online, by phone or by mail. The City has begun to restore a limited number of in-person services; following this, we will re-open for retirement applications by appointment only beginning September 1. As we continue to prioritize the health and safety of our staff and members, we will not accept walk-ins at this time, and all other services remain accessible via the member self-service portal located at www.bcers.org or via email at ContactERS@bcers.org. You can find the status of our services and those of other Baltimore City agencies at <https://www.baltimorecity.gov/services-tatus>.

As always, please do not hesitate to contact us with any questions or concerns. Wishing you and yours a happy and healthy Fall.

Warmest Regards,

David A. Randall

Upcoming Events

Class C Retirement Ready Seminar

Sept. 21
Oct. 19
Nov. 16
Dec. 21

RSP Retirement Ready Seminar

Sept. 22
Oct. 20
Nov. 17
Dec. 22

New Employee Enrollment Seminar

Sep. 14
Oct. 12
Nov. 9
Dec. 14

National Retirement Security Week

October 11- 21

Visit bcers.org for more information

IN THIS ISSUE

INTERNET SAFETY.....	3
SCHOLARSHIP WINNERS.....	4
NATIONAL RETIREMENT SECURITY MONTH.....	6
EMPLOYEE SPOTLIGHT.....	7

Internet safety and security



It's no secret that Americans spend a good portion of their time online, and the percentage of time spent only increased after the onset of the Covid-19 pandemic. With work, shopping and even social activities shifting to the virtual space, U.S. adults spent nearly 8 hours (7 hours, 50 minutes) with digital media in 2020 and that number is expected to remain the same for 2021 (Insider Intelligence).

Having access to so many services online is incredibly convenient, but it also can leave your personal information vulnerable. Companies and organizations large and small have been the target of hackers and security breaches. In order to keep our financial and personal information safe, we need to take steps to keep our information secure. Continue reading to find ways to protect your information online.

USE COMPLEX PASSWORDS (AND DON'T REUSE THEM)

Your children's names, hometown or pets names are easy to remember, but they are also easy for a hacker to guess. Make sure you're creating unique, complex passwords with a combination of symbols, numbers and upper and lower-case letters. Consider using a passphrase, such as a memorable sentence like a line from your favorite song or movie title, which is harder to guess. Avoid using the same password on multiple sites which could leave many of your accounts vulnerable if one site is compromised. Use a password manager like LastPass to help you keep track so you don't have to use the same passwords over and over again in order to remember them.

TURN ON MULTI-FACTOR AUTHENTICATION

Many e-mail providers, banks, and other service providers allow you to set up multi-factor authentication. This uses an additional factor in combination with your regular password such as a security token or fingerprint to sign into an account. Usually found in settings, this offers an additional layer of protection for your accounts.

LIMIT SOCIAL MEDIA SHARING

Sharing via social media may just feel like having a conversation with friends, but the information you share could leave you vulnerable to hackers. Posts or profiles that include things like children's or pet names, birthdates, and travel plans can be valuable information for criminals. Even many of the "quizzes" or questions you answer can require you to share details that can be used to hack your account. It is wise to limit what you share, and use privacy settings to restrict the information you do choose to share to family and friends.

CLOSE OLD ACCOUNTS

Just because you haven't looked at an account in years doesn't mean that a hacker can't. Old email accounts or other types of accounts you no longer use may contain information that could leave you vulnerable. If you are no longer using an online account, close it. Unsubscribe from and delete apps on your phone that you don't use also. It's a good practice to review your online accounts and apps once a year, make sure your passwords are secure, and get rid of any accounts you no longer use.

DISPOSE OF PERSONAL INFORMATION SAFELY

When you get a new digital device, such as a phone or a computer, make sure you properly dispose of information on your old device before you trash it or sell it. Be sure to remove any memory cards, and wipe the current information, such as phone books and call lists, once you transfer information to your new device to avoid allowing someone else to access your data. Also, make sure you shred non-digital information, like receipts and bank statements, before getting rid of it. (Continued on p. 5)

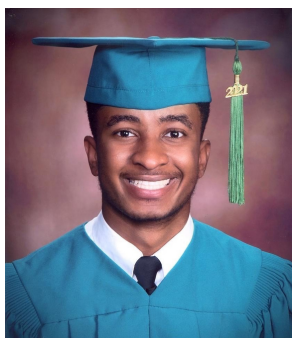


CITY OF BALTIMORE
RETIREMENT SAVINGS PLAN
DEFERRED COMPENSATION PLAN



CONGRATULATIONS SCHOLARSHIP WINNERS!

The City of Baltimore's Retirement Savings Plan(RSP), Deferred Compensation Plan (DCP)and Nationwide congratulate our five college scholarship winners.



Miles Johnson
Howard
Community
College



Collin Hicks
Calvin
University



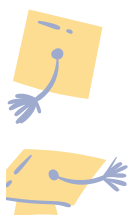
Edjivede
Yamonche
Pennsylvania
State University



Maurice Gray II
Old Dominion
University



Aaron Olaniran
Rensselaer
Polytechnic
Institute



Each Class of 2021 high school graduate will receive a \$2,500 college scholarship.



On behalf of the Board of Trustees, we send best wishes for a successful freshman year.



While these aren't digital files, criminals can use the information contained to gain access to your digital information.

LIMIT ACTIVITY WITH FREE WI-FI

When using free wi-fi in public spaces, such as bookstores or coffee shops, be cautious about your online activity. Hackers can watch online traffic in spaces that are not secure. Avoid logging into accounts that contain financial information such as your credit card or bank accounts and limit your purchases. Try to restrict those types of activities for times when you are on a private, secure network.

THINK BEFORE YOU CLICK

Beware of "phishing" scams that hackers use to get you to provide your personal data. If you receive an email asking for your data, step back for a moment and think about whether the request is coming from a reputable source before you click on any links or provide any information.



Have questions about how to be Retirement Ready?
Our Retirement Specialists are here to help!

Schedule an appointment to meet with a Retirement Specialist to make sure you're on the right track toward retirement.



Meet with Bryant Mayes
(443) 907-8858

Bryant Mayes, CRPC



Meet with Natoya Wiggins
(240) 643-4451

Natoya Wiggins,
Retirement Specialist



Meet with Heather Gayle
(443) 707-0129

Heather E. Gayle, RICP

To schedule an appointment online, visit
<http://retirewithbmore.myretirementappt.com>





NATIONAL RETIREMENT SECURITY MONTH

October 11-21, 2021

Join us for National Retirement Security Month in October! Whether you are just starting your career, nearing retirement, or anywhere in between, the month's information sessions will provide you with important information on a variety of financial topics. All events during National Retirement Security Month will be conducted virtually. Visit www.bcercs.org for registration and workshop descriptions.

**Monday
October 11**

11 am-12:30 pm
American Funds
You Are Here:
**A Retirement Financial Checklist/
Target Date Funds**

**Tuesday
October 12**

11 am-12:30 pm
Nationwide
Contributing to your Retirement Plan

**Wednesday
October 13**

11 am-12:30 pm
Nationwide
Social Security

**Thursday
October 14**

11 am-12:30 pm
T. Rowe
Visualize Retirement

**Monday
October 18**

11 am-12:30 pm
Nationwide
Healthcare

**Tuesday
October 19**

9 am
Class C
Understanding Retirement

11 am-12:30 pm
Nationwide
**Save, Grow and
Guard your Money**

**Wednesday
October 20**

9 am
RSP
Know Your Plan

11 am-12:30 pm
T. Rowe
**Financial Wellness: Budgeting Essentials
/ Debt Management**

**Thursday
October 21**

11 am-12:30 pm
Nationwide
Emotional Investing & Investment Basics

EMPLOYEE SPOTLIGHT: MEET NICOLE KING



Since 2005, Nicole King has been a shining star at ERS. As a fiscal tech, Nicole plays an essential role in supporting every department of the agency. She works primarily between the accounting and benefits teams, spending most of her time researching anything that needs additional attention and correcting issues and discrepancies through her research. In short, Nicole helps to ensure that our information and records are accurate, a vital part of allowing ERS to provide the best service to members and retirees.

Nicole came to ERS after working in retail and attending school for hospital administration. “I got called for interviews for the City and a hospital at the same time, and ERS snatched me up first,” says Nicole. She started as Office Assistant I and was promoted several times throughout her time at ERS before starting in her current role.

Nicole’s favorite part of her job is the feeling she gets when she completes a project. “There’s a lot of research involved in the projects that I do,” Nicole says. “When I click “submit,” I can take a breath. I’m always happy when I get through.”

When she is not working (and pre-Covid), Nicole enjoyed going on day trips, attending local sporting events and traveling, and hopes to be able to get back to doing all of those things soon. She is also a clerk at her church, and while there is work involved in that role, she also enjoys it.

“Nicole has consistently provided accurate analysis, exceptional results, a positive attitude, and service with a smile,” says Deputy Executive Director Nichelle Lashley. “She is a trusted resource to our team, and we are very fortunate to have her.”

RETIREE OPEN ENROLLMENT OCTOBER 18-NOVEMBER 1



Please provide ERS with your email address for a more seamless open enrollment experience using the City’s new Workday system. Visit bcers.org/resources/forms to complete the Change of Email address form. Print, complete and email to contacters@bcers.org or mail via USPS.



EMPLOYEES' RETIREMENT SYSTEM



@bmoreretirement

CITY OF BALTIMORE

Employees' Retirement Systems

7 East Redwood Street, 11th, 12th & 13th Floor
Baltimore, MD 21202

PRESORT MKTG
POSTAGE & FEES PAID
CITY OF BALTIMORE
PERMIT NO. 992

OFFICE HOURS

Monday through Friday
8:30 a.m. to 4:30 p.m.

Phone: 443-984-3200

Fax: 410-528-8428

Website: www.bcercs.org

Email: newsletter@bcercs.org

ADMINISTRATION

David A. Randall

Executive Director

Nichelle Lashley

Deputy Executive Director

BOARD OF TRUSTEES

Employees' Retirement System

Henry Raymond*

Chair of the Board

City of Baltimore Finance Director

Ex-officio Member

Bill Henry

City of Baltimore Comptroller

Ex-officio Member

Deborah F. Moore-Carter*

Vice Chair of the Board

City of Baltimore Labor

Commissioner

Elected by Active Members

Patricia Roberts

Retired

Appointed by Mayor

Dorothy L. Bryant

Phlebotomist

City of Baltimore Health Department

Elected by Active Members

Helen Holton

Retired

Appointed by Mayor/

Baltimore City Council

Rosemary H. Atkinson

Retired

HOPE VI Community Builder

Elected by Retired Members

John Beasley

Deloitte

Appointed by Mayor/

Baltimore City Council

*Serves on both the ERS and RSP boards.

Retirement Savings Plan

Glenard S. Middleton

President

AFCSME Local 44

Antoinette Ryan-Johnson

President

City Union of Baltimore

Michael Guye

President

Managerial and Professional Society
of Baltimore, Inc.

Tom Skinner

2nd Vice President

IAFF Local 964

Congetta A. Bosse

Payroll Director

BCPS CEO Designee

Charles Hall

Director, Employee Engagement

BCPS CEO Designee

Quinton Herbert, J.D.

Human Resources Director and
Chief Human Capital Officer