



Spring 2022

Investing for Firefighters and Their Families®



*Brett Besselman
Chairman of the Board*

MESSAGE FROM THE CHAIRMAN

Dear Fund Members,

After ending Fiscal Year 2021 with a 33.7% rate of return, the Fund is off to a good start in 2022. Under board leadership, our investment team's strategies maintain a diversified portfolio designed to protect against volatility such as that created by escalation of the Russia-Ukraine conflict. I believe we are well-positioned to weather the storm and outperform large pension funds in the state. Over the long term, our annual return is 11.8% over 5 years, 8.4% over 7 years, 9% over 10 years, and 8.2% over 15 years. Rest assured, the Fund is healthy and consistently maintains a level of liquidity to satisfy our obligations including your benefit payments.

We are excited to welcome our new executive director, Tim Schauer. Finding the right person for this position was a crucial responsibility for the board and we are confident in our selection. His extensive background in management, community leadership, and government relations directly support our mission. I would be remiss if I did not take this opportunity to express our appreciation for Ralph Marsh, our previous executive director, who recently retired after successfully leading the Fund with integrity and a genuine commitment for seven years. As you would expect, he went to great lengths to prepare HFRRF for the changeover and ensure a smooth transition for his successor.

It is an honor to continue my service on the Board of Trustees as your chairman and I am grateful for your continued support. Please join me in thanking all the trustees and HFRRF staff for their hard work and relentless dedication. We are all here for you, our members. Do not hesitate to contact me, other board members or HFRRF staff with your questions or concerns.

I'm looking forward to seeing our retirees at the BBQ on May 5th!

Sincerely,

Brett Besselman
Chairman
Houston Firefighters' Relief and Retirement Fund

A PUBLICATION FOR

MEMBERS AND BENEFICIARIES

OF THE HOUSTON FIREFIGHTERS'
RELIEF AND RETIREMENT FUND

REED JENSEN



Board News

Board Meeting January 18, 2022

- Trustees Brett Besselman, David Lantrip, and Lisa Slagle were sworn in for new terms
- The Board demonstrated confidence in the 2021 officers by re-electing Brett Besselman as Chairman, Stephen Whitehead as Vice Chairman, and Lisa Slagle as Secretary for 2022



Lisa Slagle
Secretary
Citizen Member



Brett Besselman
Chairman
Active Member - Position I



David Lantrip
Retired Member - Position X



Stephen Whitehead
Vice Chairman
Active Member - Position III

Board agendas and minutes are posted on the HFRRF website: [Board Agendas and Minutes](#)

HFRRF Office News

HFRRF is pleased to introduce our new Executive Director, Tim Schauer.



“Our board ran a nationwide search for an executive director who could immediately take up the complex pension-related government affairs issues in which all Texas pension funds find themselves today...

We are confident in his selection.”

Brett Besselman, Board Chairman

“I look forward to working to protect and enhance retirement benefits for Houston firefighters. With my background and legislative experience in fighting for health benefits and safety net programs, we should be able to make a real and lasting impact. It is a great honor to have been selected to lead this organization.”

Tim Schauer, Executive Director

We would also like to welcome another new hire and recognize three staff members for reaching milestones at the Fund:



Daniella Strubinger

Receptionist/Records Management Assistant

Joined the Fund in November



Christine Salazar

Records Management Coordinator

Celebrating 10 years in April



Shannon Wacker

Benefits Coordinator

Promoted in November



Dwayne Pitre

Building Maintenance Supervisor

Celebrating 20 years in May


Congratulations team!

Member Services News

MULTI-FACTOR AUTHENTICATION (MFA)

As part of an ongoing effort to protect your account, the Fund implemented **multi-factor authentication** in [MemberDirect](#). When you type in your username and password, this added layer of security to verify your identity will text a code to your cell. You must enter the code before you can access your account. The code changes every time you attempt to log in. If someone obtains your username and password, they cannot sign in without the text code.

First time logging in to [MemberDirect](#) since the update?

- Enter your username and password
- Answer the challenge questions as you usually do
- A text message with a code will be sent to the cell phone number on file
 - ➔ **Did not receive a text message on your cell phone? See** ➔  **below**
- Enter the 4-digit code into [MemberDirect](#)
- Trust this device (*optional*) if selected, no code will be required on that device for 3 months
- Click continue to access your account
- From now on when you log in, you won't need to answer security questions



IF YOU DID NOT RECEIVE A CODE BY TEXT when you tried to log in:

Contact HFRRF Member Services at 281-372-5100 or 800-666-9737

IN THE FUTURE, when you need to change your cell number, address, etc:

Retired members and beneficiaries:

- Log into [MemberDirect](#)
- Click Personal Information on left side
 - To change cell number
 - Select Phone Type and use arrow to select Cell
 - Enter new number and click Update
 - To change address
 - Enter new address and click Update

Active members:

- Contact the City HR

Need additional assistance? Member Services Representatives are available during regular business hours, Monday – Friday 7:30am – 4pm. Masks are not required. If you have COVID symptoms or may have been exposed, please use our online options. ZOOM meetings are offered for your convenience and you can access your account 24/7 in [MemberDirect](#).

Contact Member Services at 281-372-5100, 800-666-9737 or memberservices@hfrf.org

Password Security

Passwords have become an integral part of life. They help protect our user accounts against unauthorized access. Did you know each account should have its own unique password that is changed at least twice a year? The best passwords are long, complex combinations of random letters, numbers, and special characters. How can anyone keep up with that?

Struggling to remember passwords? Complicated passwords are harder to hack, but they are difficult to remember, too. Have you ever been locked out of an account after entering the wrong password too many times? This can be disastrous. Fortunately, password managers can help.

What is a password manager? A password manager is a program that stores all your login credentials in one place with a master password. Many include features to generate complex passwords, autofill forms and store documents. Several managers also offer auto login which allows you to access your accounts without having to enter each username and password as the password manager does it for you.

How safe are password managers? Multiple layers of security protect the sensitive information. Passwords are not stored in a list. Each password is encrypted using AES-256 (encryption key used by U.S. government and military) and data is locked in a digital vault that can only be opened with your master password. Password managers use a zero-knowledge technique so passwords are encrypted before leaving your device. Companies cannot access your vault or master password. So, if they get hacked, some customer data may be compromised, but no passwords will be stolen.

How to choose a password manager? Compare features offered by each password manager. If you use multiple devices (phone, laptop, tablet, desktop computer) you may want a manager with syncing capabilities. Another option that may interest you is secure document storage for your passport, will, etc. Many versions are free. Paid plans start around \$3 per month.

HFRRF does not promote any products. The following list is only a guide to some popular password managers. It is recommended you research your options and select the one that best fits your needs.

[Remembear](#)

[LastPass](#)

[1Password](#)

[Bitwarden](#)

[LogMeOnce](#)

[KeeperSecurity](#)

Are there additional ways to minimize risk? It's important to mention that there are no silver bullets. No password is ever 100% secure, but there are ways to minimize risk - common sense goes a long way. Never open suspicious links or emails from people you don't know. Update your devices to the latest security software, operating system, and web browser. Create strong, unique passwords for each account. Don't share your account credentials and use multi-factor authentication when available.

If you have a suggestion for future health and wellness topics, contact Kristi at 281-372-5100.

Kristi Marx, LCSW
Family Services Counselor

Save the Date



Retiree Coffee
March 23, 2022
10am – 12pm

Retiree BBQ
May 5, 2022
11am – 1pm



Both events will be at HFRRF in the Greer & Lowdermilk Conference Center

Watch your email for invitations

Please RSVP Yes or No on invitation

Are you registered to receive HFRRF emails?
 Log into [MemberDirect](#) and check this box:

Email me Fund News and Events



HFD Memorial Ceremony
October 22, 2022
11am – 1pm

The annual HFD Memorial Ceremony takes place at HFRRF in the Memorial Garden with a reception to follow in the Greer & Lowdermilk Conference Center.

Clip it

Key Dates

March						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

April						
S	M	T	W	T	F	S
					1	2
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10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

May						
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	X	31				

June						
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

July						
S	M	T	W	T	F	S
					1	2
3	X	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

August						
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7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

September						
S	M	T	W	T	F	S
				1	2	3
4	X	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

October						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	X	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

HFRRF Board and Committee Meetings
 3rd Tuesday of every month

Office Holidays

- May 30 Memorial Day
- July 4 Independence Day
- September 5 Labor Day
- October 10 Columbus Day

Office Noon Closures

- April 15
- May 27
- July 1
- September 2
- October 7

HFRRF Greer & Lowdermilk Conference Center



Planning a wedding, anniversary, birthday, reunion, or retirement celebration?
Not sure where to begin? Options and details overwhelming?
Not enough time in the day or money in the bank?

Call the G & L professionals!

Members receive 10% off rental rate for events honoring the member or immediate family.

We will guide you through the entire planning process from ideas to event day and help you determine what you want, what you really need, and how to get it within your budget.

Need some ideas? Here are just a few...



Special occasions create memories for a lifetime

[website](#)

281.372.5124

[email](#)



IN MEMORY

Our condolences and heartfelt sympathies are extended to families of our members who recently passed away.



DATE	RETIRED MEMBERS	HFD SERVICE
11/4/2021	Travis Ezell	1960 - 1991
11/8/2021	Gary Dees	1970 - 1988
11/18/2021	Thomas Smith	1950 - 1977
11/29/2021	Fred Schultz	1981 - 2004
12/16/2021	Virgil Turner	1961 - 1973
12/25/2021	Randy Hanks	1979 - 2008
1/3/2022	Michael Simmons	1966 - 1988
1/7/2022	Larry Schulin	1980 - 2011
1/20/2022	Lester Williams	1968 - 1991
1/21/2022	Roy Melnar	1968 - 1988
1/24/2022	Rick Nelius	1972 - 2008
1/26/2022	Donald McBee	1956 - 1979
1/28/2022	Fred Irvin	1964 - 1987
2/1/2022	Donald Pullen	1962 - 1992
2/1/2022	Waymon Adams	1967 - 1987
2/3/2022	Travis Adams	1975 - 2001
2/3/2022	Raymond Carillo	1975 - 2008
2/9/2022	Francis Savoie	1962 - 1990
2/26/2022	Jimmie Boyett	1952 - 1982

DATE	ACTIVE MEMBERS	HFD SERVICE
11/4/2021	Tony Jones	1994 - 2021
12/2/2021	Jordan Downing	2005 - 2021
1/28/2022	Justin Johnson	2015 - 2022

DATE	BENEFICIARIES
10/7/2021	Sandra Owens
10/30/2021	Pattye Ebel
10/31/2021	Gisela Gaeke
12/14/2021	Doris Forehand
1/15/2022	Jean Zimmerman
1/22/2022	Glenda Hemphill
2/4/2022	Josephine Hoot
2/15/2022	Irma Winterhalter
2/19/2022	Sharon Jahnke
2/22/2022	Nadine Shoquist



Gone, but not forgotten

HOUSTON FIREFIGHTERS' RELIEF AND RETIREMENT FUND

HFRRF's mission is to provide a secure retirement benefit plan for our members through professional administration, prudent management of system assets, sound investment practices, and prompt, courteous delivery of accurate benefits and useful information.

HFRRF Board of Trustees

Brett Besselman	Chairman
Stephen Whitehead	Vice Chairman
Lisa Slagle	Secretary
Gerard Daniels	Active Member
Pete Ng	Active Member
David Riegor	Active Member
David Lantrip	Retired Member
Al Mays	Citizen Member
Arif Rasheed	City Treasurer Designee
Earnest Wotring	Mayor's Representative

HFRRF Executive Director

Tim Schauer

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www.hfrrf.org