



Summer 2023

Investing for Firefighters and Their Families®

A PUBLICATION FOR THE

MEMBERS & BENEFICIARIES

OF THE HOUSTON FIREFIGHTERS'
RELIEF AND RETIREMENT FUND



*Brett Besselma
Chairman of the Board*

MESSAGE FROM THE CHAIRMAN

Dear Fund Members,

It was great seeing those of you who attended the Retiree BBQ in May. Everyone seemed to really enjoy catching up with old friends in person.

As we begin our new fiscal year, the legislative session has wrapped up, and HB 3340 passed the House 133-9 in favor. Unfortunately, it did not receive a hearing in the Senate. We know what our obstacles are for the 2025 session and will be working on that until we can pass legislation that helps Houston firefighters and their families. We are encouraged by the support from, not only our House members, but all the calls by city officials and business owners who realize we are losing too many firefighters. They have expressed support for our retirees who are dealing with rising inflationary costs across the board.

This has been a volatile year, once again, for investments. However, thanks to our broad diversification and forward-thinking investments team, we managed to outperform markets across the board and remain in a strong, healthy position. We continue to grow while many funds in Texas, and across the country, have struggled to minimize their losses. Our pension fund is the poster for investment strategy and philosophy.

The board of trustees will continue to fight for every active and retired member, and will not stop until the job is done. Thank you members for all of your support and phone calls.

Happy Summer!

Brett Besselman
Chairman of the Board
Houston Firefighters' Relief and Retirement Fund



TRUSTEE ELECTION

The HFRRF Board of Trustees consists of five active firefighters, one retired firefighter, two citizen members, city treasurer, and mayor or their appointed representative. Elections are held annually for expiring firefighter positions. Please make sure you are enrolled in MemberDirect to receive communications. If you need help enrolling, or have questions about the election process, please call 281-372-5100.

Position	Term Begins	Eligibility Requirements	Incumbent
III	January 2024	District Chief, Deputy Chief or Assistant Chief	Stephen Whitehead Retiring
IV	January 2024	Full-time Fire Prevention or Fire Investigation not Suppression Division	Pete Ng

NOMINATIONS - August 1st through August 18th at 4pm

Members may nominate other members or themselves. The nomination form is available online at www.hfrrf.org and at the pension office. Completed nomination forms will be accepted at HFRRF during business hours, in the Member Drop Box on the covered porch after hours, and by email to HFRRFelections@hfrrf.org.

NOMINEES

Members will be notified of their nomination. To be included as a candidate on the ballot, nominees must submit Accept/Decline Nomination (unless self-nominated). Nominees may also submit a one-page election profile to be distributed with ballots. All forms must be received by HFRRF no later than August 25th at 4pm.

VOTING - October 2nd through October 19th

Voting is conducted by secret ballot through an independent auditor/election service. Ballots are individually numbered and paper ballots cannot be reproduced. The service sends ballots, candidate profiles, and voting instructions to all eligible members via email and USPS first class mail. Votes may be cast electronically or by a mailed paper ballot. Ballots containing a write-in candidate and all ballots received after the October 19th deadline will be invalid.

RUN-OFF

A run-off election will be held if a candidate does not receive a majority of votes cast. The two candidates receiving the largest number of votes will be eligible for the run-off and must submit a new Accept/Decline Nomination Form to the Fund by October 27th. Ballots will be mailed/ emailed to eligible voters. Run-off ballots must be received by the service November 3rd - 24th.

RESULTS

The independent auditor/election service certifies election results to the HFRRF Board of Trustees. Election results will be announced on **October 20th** and run-off results on November 27th. HFRRF will post the election results on www.hfrrf.org.

Mark your calendar and be sure to vote!

Save the Date

Retiree Coffee - September 21, 2023

Cost of Living Adjustment (0-4%) - October 31, 2023

RMD Distribution Deadline - December 1, 2023

HFD Memorial Ceremony



October 21, 2023

11am - 1pm

HFRRF Greer & Lowdermilk Conference Center
4225 Interwood N Pkwy, Houston 77032

Retiree Christmas Luncheon

1st Thursday in December



December 7, 2023

11am - 1pm

HFRRF Greer & Lowdermilk Conference Center
4225 Interwood N Pkwy, Houston 77032 *Watch your email for invitation and please RSVP*

Retiree BBQ

1st Thursday in May



May 2, 2024

11am - 1pm

HFRRF Greer & Lowdermilk Conference Center
4225 Interwood N Pkwy, Houston 77032 *Watch your email for invitation and please RSVP*

2023 KEY DATES

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

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

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

BOARD MEETINGS:

3rd Tuesday of every month

OFFICE CLOSINGS:

July 4 Independence Day

September 4 Labor Day

October 9 Columbus Day

November 10 Veterans Day

November 23 - 24 Thanksgiving

December 22 & 25 Christmas

January 1 New Year's Day

NOON CLOSURES:

September 1

October 6

November 22

December 21

December 29

Hurricane Season - June 1st - Nov 30th

Are you ready? Experts predict another busy hurricane season with 3 to 6 major storms. Prepare a disaster kit with water, nonperishable food, clothes, flashlight, batteries, first aid supplies, and hygiene products for your entire family including pets. Register for AlertHouston and stay alert! www.houstonemergency.org



RETIREE BBQ May 4, 2023

Photography by
Matt Milam



HFRRF OFFICE NEWS



**Andrew Lacy (May) and
Lois Carter (June)**

Conference Center Event Captains

Lisa Peterson (June)

Records & Information Management Supervisor



Daniella Machado Strubinger

Records Management Assistant

as of July 1st



**20 YEARS
OF SERVICE
240 MONTHS
1,040 WEEKS
7,305 DAYS
175,316 HOURS
10,518,970 MINUTES
COUNTLESS PROJECTS**
Thank you for your years of service and dedication!

Loyal Service

Teresa Matlock

Records Manager

July 1, 2023

Celebrating 20 years

Deborah Hernandez

Conference Center Manager

September 11, 2023

Celebrating 20 years

Bright Horizons

Adam Smith

General Counsel

July 29, 2023

Celebrating 10 years



HFRRF Memorial Garden



Memorial Benches - \$3,500

If you are interested in purchasing a bench in the Memorial Garden at HFRRF to honor a Houston firefighter, this may be your last chance. The application is available online at www.hfrf.org under HFRRF Memorial on the home page. Take the completed form and full payment to the pension office. Guidelines are on page 2 of the application. Please email any questions to benches@hfrf.org

Memorial Pavers - \$100

If you would like to purchase a paver in the Memorial Garden, the order form is available on www.hfrf.org under HFRRF Memorial on the home page.

To Log into MemberDirect:

1. Enter your username and password
2. Answer the challenge question
3. A text message with a code will be sent to the cell phone number on file
4. Enter the 4-digit code
5. Select "trust this device" so no code will be required on that device for 3 months
6. Click continue to access your account

From now on, when you log in, you will not need to answer security questions.

In the future, when you need to update contact information, log into MemberDirect, click "Personal Information" on left side, update cell number, address, etc., then click "update" to save.

MEMBER SERVICES

Depression After Retirement

Kristi Marx, LCSW

Jack was looking forward to retirement and expected to live a long and healthy life. He ate right, exercised and made sure he had his regular checkup with his doctor. However, Jack had a setback with his health and although he recovered, he noticed that he was feeling in a funk. He just couldn't shake these blah feelings. He no longer wanted to play golf, which was an activity he once enjoyed with his friends. He also wasn't sleeping well and he often felt guilty because he was more irritable towards his spouse. Jack thought this must be a normal sign of aging so he continued to ignore it and things just seemed to get worse.



Life as an older person brings unique challenges and struggles. Life doesn't always go as planned. The difficulties of an uncertain future or changes in health may bring sadness as we grow older. That sadness may continue to worsen until it becomes depression.

Let's look at a few of the causes of depression after retirement:

1. Loss of loved ones - Suffering through the death of a loved one is a bit different as we get older. Losing friends your own age, and possibly your spouse, will tend to remind us of our own mortality. Not only will we suffer the loss but will also experience loneliness at the same time.
2. Loss of independence - Loss of independence as we age is rated the number one reason for frustration and depression. Not being able to care for oneself means that someone else has to do it for you. Family members may be willing and able to care for you but giving up our independence and control of our own life is territory we are not used to. Think about it. A person who once rescued others, ran a business, raised a family, flew combat missions, performed surgeries, or built a town is going to suffer a great deal if their independence is taken away from them as they age.
3. Illness - When we get older, recovering from an illness or injury takes more time, with the outcome oftentimes discouraging. A simple accident like a fall can fracture a hip, back, or pelvis which can result in a loss of more independence or even needing long-term care. Being in pain constantly and facing debilitation can lead to a great deal of sadness and frustration. These feelings may in time worsen and grow into a full-blown depression.

Even with these obvious causes of depression, many people are hesitant to discuss their symptoms with their doctor, especially if some of the symptoms are subtle or don't seem to "be a big deal." This leads to undiagnosed depression and needless suffering. If you have experienced additional life transitions or some of the symptoms listed above, discuss solutions with your doctor. If you need more resources, contact Kristi Marx at 281-372-5118.

MEMBER SERVICES *cont'd*

Online DROP/PROP Withdrawals

Did you know that you can make DROP/PROP withdrawals online? Log into [MemberDirect](#) and go to My Account. Choose Forms. For a lump sum withdrawal up to \$50k, use the Disbursement Form. If you want to set up recurring monthly or quarterly withdrawals, submit the Periodic Disbursement Form.

Ready to Schedule an Appointment?

We are here to help! Our lobby is open for walk-ins, but we can better prepare and serve you when an appointment is made. Please call Member Services at 281-372-5100 to schedule your individual appointment.

Member Services Reminders

- If you recently got married, make sure you submit a marriage license along with your spouse's social security number and date of birth to the pension office, so we can add it to your record.
- COLA (Cost of Living Adjustment) can range from 0-4%. COLAs will appear on your October 31, 2023 pension check.
- We are halfway through 2023. RMDs (Required Minimum Distributions) must be taken from your DROP/PROP by 12/1/2023. You may choose 0-99% taxes on your RMD portion.
- Keep your contact information updated to help ensure we can connect with you about important information regarding your benefit or account.

Know Your Deductions

COH - HR Benefits Services 832-393-6000
benefits@houstontx.gov houstontx.gov/hr/
 Cigna 800-997-1406, 832-393-6191
cityofhoustonerviceinquiries@cigna.com
 Cigna Dental 800-401-4041 www.cigna.com
 Dearborn National (Life Ins.) 800-348-4512
Claims_Customer_Service@dearbornnational.com
 Dennis Holder Scholarship Fund 281-385-8525
hfdscholarship@gmail.com
 Frank McLane Agency 281-357-0800
 HFD Honor Guard 713-202-5107
 HFD Pipes and Drums 713-417-8348
 HFFA Medical Supplemental 713-223-9166 ext 1
 HFFA Dental/Vision 800-833-2223
 Houston Fire Museum 713-524-2526
 Relative Assistance/Hosp Fund 713-223-9166 ext 5
 Superior Vision 800-800-3800 superiorvision.com

IN MEMORY

Our condolences and heartfelt sympathies to the families of our members who recently passed away:

RETIREES	DEPARTED	HFD SERVICE
Richard Hane	5/11/2023	1969-2005
Leo Adams	5/10/2023	1974 - 2001
Michael Murley	5/4/2023	1973 - 1984
Anthony Schillaci	4/30/2023	1967 - 2004
Royce Harper	4/22/2023	1979 - 2010
Jarvis Fisher	4/17/2023	1960 - 2002
Jerry Sloan	4/13/2023	1968 - 1988
William Jansa	4/7/2023	1968 - 2002
Steve Guzzetta	4/7/2023	1972 - 1986
David Selsky	4/5/2023	1972 - 1993
Franklin Justice	4/2/2023	1959 - 1984
Jack Cherry	4/1/2023	1962 - 1995
Robert Haneline	4/1/2023	1960 - 1990
Charles Rizzo, Sr.	3/30/2023	1962 - 1982

ACTIVES	DEPARTED	HFD SERVICE
Patrick Rocha	5/8/2023	2022-2023
Willie Nelson	4/18/2023	2007-2023



BENEFICIARIES	DEPARTED
Cynthia Chaffee	4/30/2023
JoAnn Caldwell	4/19/2023

Gone, but not forgotten



RED LINE

Houston Firefighters' Relief and Retirement Fund
4225 Interwood North Parkway
Houston, Texas 77032-3866

PRSR STD
U.S. POSTAGE
PAID
N. Houston, TX
Permit No. 4224

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 and 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