



Summer 2026

Investing for Firefighters and Their Families®

A PUBLICATION FOR THE

MEMBERS &
BENEFICIARIES

OF THE HOUSTON FIREFIGHTERS'
RELIEF AND RETIREMENT FUND

MESSAGE FROM THE CHAIRMAN

Dear Fund Members,

The HFRRF Board of trustees is excited that the memorial expansion will be completed in August—be on the lookout! On behalf of the Board, I would like to wish everyone a happy and safe summer!

Brett Besselman
Chairman of the Board

Houston Firefighters' Relief and Retirement Fund



Stay Safe: Simple Tips to Avoid Email & Phone Scams

By: Kevin Watkins, Systems Administrator

Scammers are getting smarter—but the good news is you don't need to be a computer expert to stay safe. You just need to know what to look for and what to do. Think of scams like junk mail from back in the day—except now they come through email, text messages, and phone calls.

The #1 Rule: If Something Feels Off, It Probably Is

If a message or call makes you feel rushed, confused, or worried about money or your account, **STOP. Don't act right away.** Scammers rely on panic to trick people.

Email Scams (Phishing)

Scammers send fake emails pretending to be: your bank, Social Security, government agencies, or Amazon, Apple, or other companies.

Watch for these warning signs:

- The email asks you to click a link or download something
- It says your account is "locked" or "urgent action needed"
- The sender's email looks strange (misspelled or unfamiliar)
- It asks for personal information (passwords, Social Security, etc.)

What to do instead:

- Do NOT click links or attachments
- Go directly to the company's website yourself (type it in manually)
- If unsure, call the company using a number you trust

Phone Scams

Scammers may call pretending to be: IRS or Social Security, tech support (like for Microsoft or Apple), or your bank or credit card company.

Big red flags:

- They ask for money, gift cards, or wire transfers
- They threaten you (e.g., "You'll be arrested...")
- They ask for passwords, PINs, or remote access to your computer

What to do instead:

- Hang up immediately
- Never give personal information over the phone
- Call the organization back using their official number

NEVER Do These Things

No matter what the email or caller says:

- Do NOT share passwords or PINs
- Do NOT give out your Social Security number
- Do NOT send money through gift cards, Zelle, or wire transfers
- Do NOT click suspicious links

Legitimate companies will NEVER ask for these this way.

Simple Safety Habits

- Take your time—don't rush decisions
- Double-check before clicking or calling
- Ask a trusted family member if something seems suspicious
- When in doubt: Delete the email or hang up the phone

Final Reminder

You are NOT in trouble. Scammers only want you to think you are. Stay calm, slow down, and always verify first.



TRUSTEE ELECTION

HFRRF Board of Trustees Election Process for 2027 Starting Term

The HFRRF Board of Trustees consists of:

- Five **active firefighters**
- One **retired firefighter**
- Two **citizen members**
- The **city treasurer**
- The **mayor or their appointed representative**

Elections take place annually for firefighter positions with expiring terms. Members should be enrolled in Member Direct to receive election communications. Questions? Call **281-372-5100** for assistance.

Positions Up for Election (Term Begins January 2027)

Position	Term Begins	Eligibility Requirements	Incumbent
III	January 2027	District Chief, Deputy Chief or Assistant Chief	Ed Llewellyn
IV	January 2027	Full-time Fire Prevention or Fire Investigation not Suppression Division	Pete Ng

Nomination Period: August 1st – August 21st (Deadline: 4 PM)

- Members may nominate themselves or others.
- Nomination forms are available online at www.hfrf.org and at the pension office.
- Submit completed forms:
 - o At the HFRRF office (business hours: **7:30 AM – 4 PM, Monday–Friday**),
 - o In the Member Drop Box (after hours, covered porch), or
 - o By email: HFRRFElections@hfrf.org.

Nominee Requirements

- Nominees are notified of their nomination.
- To be included on the ballot, nominees must submit an Accept/Decline Nomination Form (unless self-nominated).
- Nominees may submit a one-page election profile for distribution with ballots.
- All required forms must be received by **August 28th (4 PM deadline)**.

Voting Period: October 1st – October 22nd

- Secret ballot voting is conducted by an independent auditor/election service.
- Ballot distribution:
 - o Sent via email and USPS first-class mail, and
 - o Includes ballots, candidate profiles, and voting instructions.
- Votes may be cast electronically or by mailed paper ballot.
- Ballots with write-in candidates or received after **October 22nd** will be invalid.

Run-Off Election (If No Majority Winner)

- If no candidate receives a majority of votes, a run-off is held.
- The top two candidates must submit a new Accept/Decline Nomination Form by **October 30th**.
- Ballots sent & voting period:
 - o Run-off ballots mailed/emailed: **November 2nd – November 23rd**.
 - o Ballots must be **received** by the election service by **November 23rd**.

Results Announcement

- Official election results certified by the independent auditor/election service.
- Election results announced: **October 23rd**.
- Run-off results announced: **November 24th**.
- Results will be posted online at www.hfrf.org.

Save the Date

HFD Annual Memorial Ceremony



October 17, 2026

10:30am - 1:00pm

HFRRF Memorial Garden

4225 Interwood N Pkwy, Houston 77032

Annual Retiree Holiday Luncheon

1st Thursday in December



December 3, 2026

11:00am - 1:00pm

HFRRF Greer & Lowdermilk Conference Center

4225 Interwood N Pkwy, Houston 77032

Watch your email for invitation and please RSVP

Annual Retiree BBQ

1st Thursday in May



May 6, 2027

11:00am - 1:30pm

HFRRF Greer & Lowdermilk Conference Center

4225 Interwood N Pkwy, Houston 77032

Watch your email for invitation and please RSVP

2026 KEY DATES

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

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

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

BOARD MEETINGS:

3rd Tuesday of every month

OFFICE CLOSINGS:

July 3 Independence Day

September 7 Labor Day

October 12 Columbus Day

November 11 Veterans Day

November 26 & 27 Thanksgiving

December 24 & 25 Christmas

January 1 New Year's Day

NOON CLOSURES:

September 4

October 9

November 25

December 23

December 31

Hurricane Season - June 1st - Nov 30th

Are you ready?

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!

houstonoem.org

RETIREE BBQ

May 7, 2026



NEWS FROM THE BOARD

Board Officers

The Board elected the following officers for the 2026 year:

David Riegor (Position II)

Gerard Daniels (Position V)

Lisa R. Slagle (Citizen) Secretary

Trustees Oath of Office

Recently elected or appointed trustees are required to take an oath of office to administer the affairs of the Fund diligently and honestly and not knowingly violate or willingly permit Article 6243e.2(1) to be violated. At the January board meeting, Chairman Brett Besselman administered the oath of office to Lisa Slagle, Gerard Daniels, and David Riegor.



Board agendas and minutes are posted on the HFRRF website www.hfrrf.org

Want to Leave a Legacy? The Houston Firefighter Memorial still has a room for you to leave a legacy to a fallen firefighter. While all firefighters who pass will have their names added to the memorial wall, we have pavers available to add a personal touch

Memorial Pavers - \$100

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

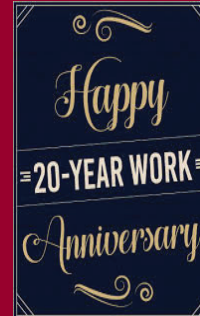
HFD Merchandise

- Dennis W. Holder Scholarship Fund
<https://auction.biddingforgood.com/item-list/341835407>
- Local 341 Union Hall
https://www.local341.org/pro_shop
- Houston Fire Museum
<https://fire-museum-of-houston.myshopify.com/>

HFRRF

Office News

HAPPY WORKIVERSARY



Loyal Service

Michele Word

Conference Center
Event Coordinator
October 16

Bright Horizons

Kevin Watkins

Systems Administrator
July 11



Golden Opportunity

Tariq Wajid

General Accountant
July 28

Daniella McKenzie

Records Management
Assistant
November 22



Welcome Paul Afnan

Benefits Manager

Paul has extensive experience from the City of Houston Health Department, where he led, supported, and collaborated across teams to strengthen community health efforts. His earlier work developed his analytical skills, contributing to impactful research projects.

Paul holds a Master of Public Health in Biostatistics and a Bachelor of Science. His blend of analytical expertise, collaborative approach, and commitment to quality will be a valuable addition to our team.

DID YOU KNOW? Eligible Survivors and Beneficiaries Are Not the Same Thing

Kristi Marx, LCSW, Manager of Member Support & Services

Did you know that under HFRRF's pension plan there is a difference between eligible survivors and beneficiaries? An eligible survivor qualifies for pension benefits under the plan's rules while a beneficiary is someone named by the member. According to our plan, eligible survivors are paid first. If there is no eligible survivor, benefits may be paid to a named beneficiary. Anyone eligible for benefits must complete the required application process before funds can be distributed.

The statute defines eligible survivors as:

- Eligible spouse;
- Eligible child who is under age 18 and who is not married;
- Eligible child of any age who is totally disabled (physically or mentally);
- Eligible child who is between age 18 and 22, and is not married and a full-time student, but only if you elect to extend survivor benefits in accordance with procedures established by the Board, or if you do not have an eligible spouse;
- Eligible parent who is dependent on you on your date of death, if there is no eligible spouse or eligible child;
- "Beneficiary adult child" is a child of a member by birth or adoption who is not an eligible child, but nevertheless may be designated as a beneficiary of a member's DROP account as provided in Sections 5A(h) and 5(j-1) of the Houston Firefighters' Relief and Retirement Fund's (HFRRF) Statute.

A beneficiary may be named for a DROP, PROP account, or for a Refund of Contribution (for a member with fewer than 20 years of service). It is prudent to review your named beneficiaries every three to five years, or whenever a major life event occurs.

It is also important to keep your records up to date if there is a change in your eligible survivor, such as a births, divorce, remarriage, or the death of eligible survivor.

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.
- If you recently lost a spouse or a beneficiary that you designated for DROP/PROP, or for a refund of your contributions, please contact our office and submit a death certificate so we can update your file and beneficiary forms.
- If you have moved or planning to move to a health care facility please notify us.
- If you are a survivor beneficiary and re-marry, move, or change your phone number please update your information with our office so there is no disruption in your pension benefits.
- Keep your contact information updated to help ensure we can connect with you about important information regarding your benefit or account.
- Schedule a pre-retirement counseling prior to entering the phase down program to discuss all benefit options. As a reminder, you can only elect to back-DROP prior to going off City payroll.

Know Your Deductions

COH - HR Benefits Services 832-393-6000

benefits@houstontx.gov

Cigna 800-997-1406, 832-393-6191

cityofhoustonserviceinquiries@cigna.com

Cigna Dental 800-997-1406

www.cigna.com

Dearborn National (Life Ins.) 877-442-4207

Claims_Customer_Service@dearbornnational.com

Dennis Holder Scholarship Fund 281-385-8525

hfdscholarship@gmail.com

Standard Life 713-223-9166

HFD Honor Guard 713-376-6640

HFD Pipes and Drums 713-417-8348

HPFFA Medical Supplemental 713-223-9166 ext 1

HPFFA Dental/Vision (Humana) 1-800-833-2223

Houston Fire Museum 713-524-2526

Relative Assistance/Hosp Fund 713-223-9166 ext 5

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.

IN MEMORY

RETIREES	DEPARTED	SERVED
Douglas Lewis	10/04/25	1974-2012
Patrick Galan, Sr.	10/31/25	1974-1985
Anthony Willis	11/02/25	1970-2003
Johnny Gunnels	11/13/25	1968-2002
Edward Jones	11/22/25	1980-2013
Kyle Reese	11/22/25	1973-2008
Samuel O. Jordan	11/24/25	1951-1978
George Rathbun	11/24/25	1958-1988
Thomas Lorenz	11/29/25	1975-1989
Randall K. Shipley	12/01/25	1968-2007
Frank Cucina	12/03/25	1979-2010
Charles Throop	12/11/25	1977-2011
Sherman Patton	12/13/25	1979-2011
David Deschner	12/20/25	1980-2009
David McBroom	12/21/25	1980-2009
Glen R. Evans	12/22/25	1971-1990
James Booth	12/26/25	1973-2004
Amado Garza	12/31/25	1965-2006
Paul Anthony Jones	1/02/26	1986-2016
Stephen R. Thomas	1/10/26	1971-2007
Robert G. Berkley	1/22/26	1971-1994
Byron Lee	2/01/26	1974-2010
Jimmy Bundrick	2/05/26	1974-2003
Roy L. Simmons	2/07/26	1973-2000
John Filar	2/18/26	1963-2002
Alan Hildebrandt	2/20/26	1972-2003
Charles Faikus	2/25/26	1968-1989

ACTIVE MEMBER	DEPARTED	SERVED
Brandy Allinience	12/16/25	2015-2025

RETIREES	DEPARTED	SERVED
Rufus Summers	3/04/26	1961-1982
Richard McTague	3/10/26	1969-2001
Otis Owens Sr.	3/21/26	1969-1993
William Hendrix	3/24/26	1968-2009
Raymond Burden	3/29/26	1968-1986
Joe C. Dickerson	4/02/26	1990-2019
Bobby Melder	4/04/26	1990-2024
Kenneth Felchak	4/15/26	1966-1993
Tranquilino C. "TC" Munoz	5/02/26	1973-2001
Oscar Gilliam	5/08/26	1984-2017
Robert L. Cobb	5/15/26	1972-1999
Quinn Stanford	5/16/26	1963-1991
Clifford Reed	5/18/26	1969-2004
Richard R. Martinez	5/21/26	1981-2015
Clifford Chevalier	5/26/26	1968-2001
Donald Moon	5/28/26	1970-2003
William Mizell	6/09/26	1975-1993

BENEFICIARIES	DEPARTED
Deborah Couser	4/02/25
Barbara Tatom	10/18/25
Barbara Fleming	11/03/25
Rima Corral	11/22/25
Mary Ann Hunter	11/28/25
Jean Dodgen	12/24/25
Agnes Partida Caudillo	12/31/25
Esther Merritt	1/07/26
Dorothy Cherry	1/18/26
Rita M. Waters	1/20/26
Margie Ludwick	1/25/26
Phyllis Kent	1/28/26
Judy Holder	2/07/26
Alice Gresset	2/10/26
Beverly Hayes	3/05/26
Ruby Adamson	4/07/26
Letitia Welsh	4/28/26
Paula Crowder	4/27/26
Patricia Nabors Renfro	5/08/26
Barbara Little	5/16/26
Julie Milam	5/22/26
Neva J. Conn	6/10/26





RED LINE

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

PRSRST 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
David Lantrip	Vice Chairman
Lisa Slagle	Secretary
David Riegor	Active Member
Ed Llewellyn	Active Member
Pete Ng	Active Member
Gerard Daniels	Active Member
Al Mays	Citizen Member
Arif Rasheed	City Treasurer Designee
Vacant	Mayor's Representative