



BOARD OF TRUSTEES NEWS



Former Chair and Trustee (Position V) David L. Keller Jr. recognized for his service and congratulated on his retirement from the HFD



Gerard L. Daniels elected to serve in Trustee Position V for remainder of unexpired term

A special election was held to fill Trustee Position V due to the resignation of David L. Keller, Jr., who retired from the Houston Fire Department. Gerard L. Daniels, selected from the classified firefighters

assigned to work full-time in Fire Alarm Operators Division was elected to complete the unexpired term and was sworn in on November 20, 2018 by Chairman Brett R. Besselman. His term expires December 31, 2019.



David O. Lantrip elected to Trustee Position X

The Board recognized Francis “Frank” X Maher for his service in Trustee Position X on the Board, a position reserved for a Fund member who is also retired from the Fund. Maher, who did not seek re-election, is a founding member of the Houston Retired Firefighters Association (HRFA) and has held Position X since 2010. In

the run-off election, David O. Lantrip was elected to serve the new 3-year term in Trustee Position X. A special thank you to Francis “Frank” Maher for his long-time service to the Fund in Position X and we welcome David O. Lantrip to the Board.

At its December 2018 regular monthly Board meeting, Citizen Member Albertino Mays was re-appointed by the firefighter trustee to continue to serve in that position for a new 2-year term.



Chairman Besselman takes the oath of office



Albertino Mays re-appointed to serve a new 2-year term

In January 2019, Albertino Mays and David O. Lantrip accepted their oaths of office to serve on the Board for their respective new terms. Additionally, Brett R. Bessel-

man, was re-elected as chair, Stephen R. Whitehead was re-elected as Vice-Chair and Lisa R. Slagle was elected to serve as the Board secretary for calendar year 2019. Chairman Besselman (unopposed), was later sworn in accepting the oath of office to serve on the Board for his new term.



BOARD OF TRUSTEES NEWS, CON'T

In January 2019 Trustees travelled to Washington, DC to attend the **NCPERS LEGISLATIVE CONFERENCE**, a premier conference for public fund trustees and plan administrators, highlighting the issues on Capitol Hill and in federal regulatory agencies that affect pension funds today.



Senator Ted Cruz, Gerard L. Daniels, David O. Lantrip, Lisa R. Slagle, Stephen R. Whitehead and Juliet N.Higgins

While there our Board members met face-to-face with senior administration officials, Members of Congress and Washington insiders to help educate them on the critical issues affecting public pensions for the city of Houston firefighters and their families.

STATE REPRESENTATIVE JON ROSENTHAL recently elected to the Texas legislature in House District 135 (Northwest Houston - Cypress and Jersey Village), in November 2018 stopped by Fund offices to introduce himself to the chair and other members of the Board.

As a new member to the 86th Legislative session, Representative Rosenthal serves on the County Affairs and Energy Resources Committees.



State Representative Jon Rosenthal visits Houston Firefighters' Relief and Retirement Fund

86TH LEGISLATURE: REGULAR SESSION

began Tuesday, January 8, 2019 through Monday, May 27, 2019. The Legislature of the State of Texas, operating under the biennial system, convenes its regular sessions at noon on the second Tuesday in January of odd-numbered years.



Friday, March 8, 2019 (60th day)	Deadline for the unrestricted filing of bills and joint resolutions other than local bills, emergency appropriations, and emergency matters submitted by the governor
Monday, May 27, 2019 (140th day)	Last day of 86th Legislature
Sunday, June 16, 2019	Last day the governor may sign or veto bills passed during the regular session

'GONE BUT NOT FORGOTTEN': HFD REMEMBERS 73 FIREFIGHTERS KILLED IN THE LINE OF DUTY



A Houston Fire Department memorial service was held on March 2, 2019 in the Memorial Garden. The ceremony included a reading of the names of each firefighter who died in the line of duty and a placement of roses and helmets. The first line-of-duty death in the Houston Fire Department's history occurred in 1899, and the most recent took place in 2017. Chairman Brett R. Besselman, welcomed those in attendance and on this day, with family members of the fallen, the HFD, the city of Houston along with our State and Federal representatives gathered to remember the firefighters who are 'Gone but not forgotten'.



**HR 853 by Springer- In memory of Texas firefighters who have died in the line of duty and recognizing March 19, 2019 as Firefighter Appreciation Day at the State Capitol.*

Photos Courtesy of Matt Milam, HFD Arson Photographer

Federal Flag and Proclamation in Memory of our Fallen Fire Fighters

L-R HFD Fire Chief Samuel Pena, Chairman Brett R. Besselman, Marty Lancton, President Local 341 and the Honorable Sheila Jackson Lee

EMPLOYEE NEWS



Sharon Johnson and Ralph D. Marsh
(Executive Director)

Ms. Sharon Johnson (Senior Benefits Specialist), celebrates 25 years of service at the Fund. A reception was held in her honor to mark this most momentous occasion (November 20, 2018).

“It has been such a great joy to serve the membership of the Houston Firefighters’ Relief and Retirement Fund for all these years”.

Employee Anniversaries



Name	Title	Celebrating	Start Date
Kristi Marx	Family Services Counselor	15 years	April 2004
Sally McDaniels	Investment Operations Analyst II	10 years	February 2009
Christine Salazar	Records Management Assistant	5 years	March 2014
Ralph D. Marsh	Executive Director	5 years	March 2014

HAVING TROUBLE LOGGING IN TO MEMBER DIRECT?

By Kristi Marx, MSW, LCSW
Family Services Counselor



Tips to remember

1. Due to an increase in security, you must re-verify your information.
2. Password must be 8 characters long with one capital letter and at least one number (alpha numeric). **The system does not like special characters** (: !, *, &).
3. The answers to your security questions must match exactly. If you enrolled with all upper or lower-case letters then you must enter the answer the same way.
4. Read your challenge questions carefully to ensure you are answering exactly what the question asks.
5. If you have difficulty remembering your password try a free password management service such as LastPass, or Dashlane.

If you are new to Member Direct, you must request a PIN number and one will be mailed to you. Once you receive your PIN you may enter it and continue with the log in process above.

Watch the video on how to “Enroll in Member Direct”:
[How to Enroll in Member Direct](#)

2019 KEY DATES CALENDAR

APRIL						
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				

MAY						
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	

JUNE						
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						

April 19: Office closes at noon
(Good Friday)

May 2
Time: 10 am - 1 pm
Retiree BBQ



May 24: Office closes at noon

May 27: Office closed
(Memorial Day)

July 4: Office closed
(Independence Day)

Board Meetings held
3rd Tuesday of every
month

UPCOMING EVENTS

April 18 Time: 9 am - 1 pm	Estate Planning Seminar
April 25 Time: 9 am - 1 pm	Know Your Pension Benefits
May 29 Time: 9 am - 12 pm	Identity Theft and Fraud (New Seminar)
June 20 Time: 9 am - 4 pm	Retirement Matters
July 18 Time: 9 am - 1 pm	Long-Term Care Planning

How to Register for Seminars

(Reservations must be made in advance):

Website: www.hfrf.org. Log in, Click: My Account, Click: Seminars, Click: Details under Available Seminars, Enter: Number of Attendees, Click: Register

Email: memberservices@hfrf.org

Phone: (281) 372-5100

If registering by email or phone, please provide your name, payroll #, phone #, and spouse's name if applicable.

Location: Greer & Lowdermilk Conference Center - 4225 Interwood North Pkwy Houston, TX 77032-3866



AUXILIARY NEWS



World-famous Brazilian street artist Eduardo Kobra recently finished up a massive, colorful mural in his signature style, on the corner of East 49th Street and 3rd Avenue in Midtown Manhattan. Completed just in time for the 17th anniversary of 9/11, the mural depicts a kneeling firefighter against a backdrop of the twin towers in an American-flag-esque style, a tribute to the heroes of those dark days.



Source: Brazilian artist Eduardo Kobra



Did you know that the **Subcommittee on Social Security** handles all legislation and oversight related to the nation's Social Security system, which provides earned benefits to retirees, severely disabled workers and their families, widows and widowers, and children who have lost a parent. It oversees the Social Security Trust Funds, the contributions American workers and their employers make to the funds, and the financial health of the system. It monitors the administration of Social Security, including customer service at the Social Security Administration's nationwide network of field offices and toll-free telephone service; due process rights when applying for benefits; wait times for disability hearings; privacy protections and cybersecurity; and research and demonstration projects on retirement, disability, and related topics. Finally, the Subcommittee is involved when issues arise relating to the use, transmission, or protection of the Social Security number.

Source: <https://waysandmeans.house.gov/>



BECOME A PART OF A NEW TEAM.

Join the Red Cross.

Volunteer as a Liaison to the Emergency Operations Center

Emergency Management Agency Team Members work with local Emergency Management Departments to build relationships by attending meetings, participating in exercises and responding to large scale disasters by staffing Emergency Operation Centers (EOCs) on behalf of the Red Cross. Time Commitment is approximately 10 hours per month when there are no disasters. Significant time commitment when volunteering in the EOC during a disaster response.

Respond to Home Fires to Take Care of the Family

The Red Cross Disaster Action Team responds to 3-4 fires a day in the Greater Houston community. The team meets with the family on scene to ensure that they have a safe place to stay, clothes to wear, food to eat and their life sustaining medications. Teams are on call 24 hours a day/7 days a week as a whole, but individual team members can volunteer as their schedules allows.

Participate in One-Day Smoke Alarm Installation Events

The Red Cross is committed to saving lives by teaching our communities about fire safety, how to exit their home quickly in the event of a fire and installing **FREE** smoke alarms for those who need them. We do these via single day smoke alarm installation events with our signature event coming up on **May 11, 2019** where we will work to install over 750 alarms in the Third Ward on one day. To participate in just this one-day event, visit SoundTheAlarm.org for more information.

To learn more about these opportunities and more, reach out to Kimberly Patel at (281) 733-4162 or kimberly.patel@redcross.org OR visit www.redcross.org/volunteer.

SR 498 BY CREIGHTON/ WHITMIRE RECOGNIZING MARCH 26, 2019, AS FIREFIGHTER DAY.

PART B COSTS

Tony L. Pierce, AFC® (Accredited Financial Counselor®)
Member Services Education Manager

Some people automatically get Medicare Part B (Medical Insurance), and some people need to sign up for Part B. Learn how and when you can sign up for Part B.

If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty.

How much does Part B cost?

Part B premiums

You pay a premium each month for Part B. Your Part B premium will be automatically deducted from your benefit payment if you get benefits from one of these:

- Social Security
- Railroad Retirement Board
- Office of Personnel Management

If you don't get these benefit payments, you'll get a bill.

Most people will pay the standard premium amount. If your modified adjusted gross income is above a certain amount, you may pay an Income Related Monthly Adjustment Amount (IRMAA). Medicare uses the modified adjusted gross income reported on your IRS tax return from 2 years ago. This is the most recent tax return information provided to Social Security by the IRS.

If you are a person who has higher annual earnings (and earns over certain limits), you will pay the IRMAA which is an additional dollar amount paid along with your plan's monthly Medicare Part B (coverage for out-patient or doctor visit coverage) premiums. According to the Social Security Administration, this [additional premium cost] affects less than 5 percent of people with Medicare, so most people do not pay a higher premium.

The standard Part B premium amount in 2019 is \$135.50. Most people will pay the standard Part B premium amount. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

Part B deductible & coinsurance

You pay \$185 per year in 2019 for your Part B deductible. After your deductible is met, you typically pay 20% of the Medicare-approved amount for these:

- Most doctor services (including most doctor services while you're a hospital inpatient)
- Outpatient therapy
- Durable medical equipment (DME)

IN MEMORY

Our condolences and heartfelt sympathies are extended to the families of the following members who recently passed away:

FIREFIIGHTERS | RETIRED

NAME	DATE OF DEATH	SERVED HFD
Williard Prior	March 13, 2019	1951 - 1978
Laddie A. Hornak	March 7, 2019	1959 - 1985
Ronald Ray Bundick	February 28, 2019	1961 - 1989
Joseph H. Perino	February 17, 2019	1955 - 1978
Robert W. Shaw	February 15, 2019	1970 - 1991
James T. Atkinson	February 14, 2019	1963 - 2001
Noris C. Butts	February 12, 2019	1950 - 1975
Robert A. Matthews	January 18, 2019	1973 - 1997
David Smith	January 14, 2019	1974 - 2011
Sterling Jones	January 7, 2019	1963 - 1993
James W. Harrison	December 31, 2018	1966 - 1997
Marvin D. Worthey	December 30, 2018	1964 - 1987

BENEFICIARIES

NAME	DATE OF DEATH
Irene Morris	January 30, 2019
Earline Williamson	January 6, 2019
Mary N. Pruitt	December 11, 2018
Ruth E. Burnett	November 10, 2018
Mattie Sparks	October 30, 2018
Frances Justine Birdwell	October 23, 2018
Katherine Jahnke	September 26, 2018
Darlene J. Deshayes	September 23, 2018
Clara Z. Broz	September 13, 2018

AUXILIARY NEWS, CON'T

16th Annual Scholarship Gala
An Evening of
DENIM & DIAMONDS
Helping Students Shine
SILENT / LIVE AUCTION • DINNER • DANCING
Saturday
October 12, 2019
Reception - 6:00pm | Dinner - 7:00pm
CASH BAR/MIXED DRINKS • 50/50 RAFFLE • STUDENT COMPUTER DRAWING
\$100 Ticker includes: Dinner with complimentary Beer/Wine
Drawing for a Big Screen TV
Houston Firefighters' Relief & Retirement Fund
The Greer & Lowdermilk Conference Center
4226 Interwood North Parkway
Houston, Texas 77032
UNDERWRITER OPPORTUNITIES STILL AVAILABLE
281-395-8925 • info@scholarshipfund.com
Dennis W. Holder Scholarship Fund - dba Houston Firefighters Scholarship Fund
Benefiting Children and Grandchildren of City of Houston Firefighters

CAN'T WAIT TO PLAY SOME GOLF?
THEN SAVE THIS DATE
MAY 13, 2019
15th ANNUAL HOUSTON
FIREFIGHTERS' CHARITY GOLF CLASSIC
\$150.00 PER PLAYER • 4-MAN SCRAMBLE • SHOTGUN START: 9:00AM
GREAT GOLF RAFFLE / SILENT AUCTION & A WHOLE LOT MORE!
SPONSORSHIPS AVAILABLE • PROCEEDS BENEFIT THE HOUSTON FIREFIGHTERS' PROTECTION FUND
PINE FOREST COUNTRY CLUB
18003 CLAY ROAD HOUSTON, TEXAS 77084
(BETWEEN HIGHWAY 6 AND BARKER, CYPRESS)
MAKE HELP CALL 832-304-8000 • EMAIL: PAUL_BREIDENBACH@TXFIRE.COM

DENNIS W. HOLDER SCHOLARSHIP FUND (DWHSF)



We are excited to announce that we are now accepting applications for the Fall 2019 scholarship season!

Click [HERE](#) for eligibility requirements and guidelines, as well as link to the online application, (www.holderscholarship.org) which must be submitted by the student applicant and completed by Friday, June 21, 2019 at 4 p.m.

If you have any questions, please call DWHSF at 281-385-8525, or email us at hfdscholarship@gmail.com.

The Dennis W. Holder Scholarship Fund was established as a 501(c) (3) nonprofit in 1998 to provide scholarships for the biological or adopted children and grandchildren of HFD firefighters to attend an accredited college, university or technical training school. Since its inception, the DWHSF has distributed over \$3.4 million in scholarships to 5,535 eligible student recipients.

If you have any questions about the process, please call us at 281-385-8525, or email hfdscholarship@gmail.com. Stay safe and thank you for your service

House Committee on Pensions, Investments & Financial Services met on April 11, 2019 for hearing and testimony on House Bills 877 and 3599



House Committee on Pensions, Investments & Financial Services Committee Members (Chair, Jim Murphy (R), Vice Chair, Hubert Vo (D)) met on April 11th hearing public testimony on HB 877 filed by Texas Representative Tom Oliverson, District 130 (R-Cypress), which relates to exempting certain public retirement systems, like HFRRF, from performing unnecessary actuarial valuations and HB 3599 filed by Texas Representative Dan Huberty, District 127 (R-Houston), that addresses one of the unfair issues created by the passage of SB2190 in

the 85th session that impacted a small group of HFRRF retirees. The Committee heard testimony in support from Chairman Brett Besselman, and bill sponsors. Both HB 877 and 3599 remain pending in committee at this time.

The House Committee on Pensions, Investments & Financial Services Committee is comprised of 11 House members, and has jurisdiction over all matters pertaining to benefits and participation in benefits of public retirement systems in the state of Texas.

ABOUT THE HOUSTON FIREFIGHTERS' RELIEF AND RETIREMENT FUND (HFRRF)

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

The Fund serves 7,275 active and retired members and has approximately \$4.2 billion in net assets.



WEEK ENDING MARCH 1, 2019 |

Last week, HFD responded to 7,794 incidents (6,823 EMS service calls & 971 fire service calls)

WEEK ENDING FEBRUARY 22, 2019 |

Last Week, HFD responded to 6,318 incidents (5,524 EMS service calls & 794 fire service calls)



RED LINE

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

BOARD OF TRUSTEES

Brett R. Besselman.....Chairman
Stephen R. WhiteheadVice Chair
Lisa R. Slagle.....Secretary
Garry W. Blackmon, Sr.Trustee
Juliet N. HigginsTrustee
Gerard L. DanielsTrustee
David O. Lantrip.....Trustee
Arif Rasheed.....City Treasurer Designee
Earnest W. Wotring.....Mayor's Representative
Albertino "Al" MaysCitizen Member

AUXILIARY NEWS, CON'T

Society of Actuaries Releases Public Retirement Plan Mortality Tables

Developed to give pension actuaries and plan sponsors current information to assist in setting mortality assumptions once it was determined that public pensions have differing levels of mortality than private pensions.

By Rebecca Moore

The Society of Actuaries (SOA) released first-of-its-kind public retirement plan mortality tables, Pub-2010, which includes the individual mortality experience for teachers (school teachers, college professors), public safety professionals (police, firefighters, correctional officers) and general employees (judges, military, administrative staff).

The SOA is releasing public plan mortality tables to give pension actuaries and plan sponsors current information to assist in setting mortality assumptions. This is the first time it has studied public retirement plan mortality separately from the private sector.

Last August, the SOA released an exposure draft of the new public retirement plan mortality tables and requested comments. It developed the new tables once it was determined that public pensions have differing levels of mortality than private pensions.

The SOA's mortality tables include 46 million life-years of exposure data and 580,000 deaths from 78 public

pension plans and 35 public pension systems across the country. Analysis of the dataset reveals that teachers have the longest age-65 life expectancy of the job categories studied. Further, the amount-weighted, deferred-to-62 annuity values produced by the public-sector teachers' tables were consistently larger than those produced by corresponding public safety and general employee tables. Generally speaking, this means that pension obligations for teachers are greater than obligations for other job categories, when comparing the same benefit amount.

The tables also suggest that higher income is correlated with lower mortality, as income succeeded job category as the most statistically significant mortality factor across all job categories.

The SOA points out that the financial impact of implementing the new public pension mortality tables will vary based on each individual job category, as well as the relative mix of member ages and other demographics in each pension plan. It encourages professionals in the field to perform their own analysis to understand the impact of these tables on their own plan. "It is ultimately up to plan sponsors, working with their plan actuaries, to determine how to incorporate emerging mortality and mortality improvement into their plan valuations," the SOA says.

Source: <https://www.soa.org>