



Summer 2022

Investing for Firefighters and Their Families®

A PUBLICATION FOR THE

MEMBERS & BENEFICIARIES

OF THE HOUSTON FIREFIGHTERS'
RELIEF AND RETIREMENT FUND



*Brett Besselman
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, geopolitical dynamics, supply chain issues, and rising prices continue to impact economic uncertainty. The good news is that our portfolio is diversified to protect against volatility. While we cannot control markets nor foretell the future, our prudent investment practices put us in a position to make more and lose less. Time is the Fund's greatest asset and, over time, we have always outperformed the markets.

It is an honor to serve as your chairman and I am proud to work with a group of trustees and staff who always put our members first. After years of dedicated service, the pension represents your future. We will not stop fighting for you. In fact, the board has been busy in legislative meetings, at the state and federal levels, to educate lawmakers on issues Houston firefighters face when they retire such as high healthcare expenses and increasing cost of living.

The city of Houston is paying the Fund approximately \$10 million more than the actuarially estimated contribution as a result of the bill they passed in 2017. When we met with the city about this and tried to negotiate benefit increases, they asked us to drop our lawsuit. We will not cease our efforts to stop a state bill from violating HFRRF's constitutional rights. We look forward to working with new COH administration in 2023.

My door is always open.

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.

Position	Term Begins	Eligibility Requirements	Incumbent
II	January 2023	Captain or Senior Captain	David Riegor
V	January 2023	Classified Firefighter assigned full-time to Fire Alarm Div.	Gerard Daniels

NOMINATIONS - August 1st through August 19th 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) and Financial Disclosure Forms. 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 26th at 4pm.

VOTING - October 1st through October 20th

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 20th 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 28th. Ballots will be mailed/emailed to eligible voters. Run-off ballots must be received by the service November 3rd – 21st.

RESULTS

The independent auditor/election service certifies election results to the HFRRF Board of Trustees. Election results will be announced on **October 21st** and run-off results on November 22nd. HFRRF will post the election results on www.hfrrf.org.

Mark your calendar and be sure to vote!

SAVE THE DATE

HFD Memorial Ceremony



October 22, 2022

11am - 1pm

**HFRRF Memorial Garden and Conference Center
4225 Interwood N Pkwy, Houston 77032**



Retiree Christmas Luncheon

1st Thursday in December



December 1, 2022

11am - 1pm

**HFRRF Memorial Garden and Conference Center
4225 Interwood N Pkwy, Houston 77032**

Watch your email for invitation and please RSVP



Retiree BBQ

1st Thursday in May



May 4, 2023

11am - 1pm

**HFRRF Memorial Garden and Conference Center
4225 Interwood N Pkwy, Houston 77032**

Watch your email for invitation and please RSVP

2022 KEY DATES

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

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

NOVEMBER							DECEMBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
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

BOARD MEETINGS:
3rd Tuesday every month

OFFICE CLOSINGS:
July 4 Independence Day
September 5 Labor Day
October 10 Columbus Day
November 11 Veterans Day
November 24 - 25 Thanksgiving
December 23 & 26 Christmas
January 2 New Years Day

NOON CLOSURES:
July 1
September 2
October 7
November 23
December 22
December 30



RETIREE BBQ
May 5, 2022
 Happy Cinco de Mayo!
 Photography by
 Matt Milam
 www.hfrrf.org



HFRRF OFFICE NEWS



Jessica Henderson and Brianna Scott
 Communications Interns
 Joined the Fund in June
 and
Reed Roberts
 Conference Center Event Captain
 Joined the Fund in June



Harold Mitchell
 Conference Center Event Captain
 Celebrating 15 years in July



Christine Salazar
 Records Management Coordinator
 Graduated Cum Laude from U of H Downtown in May
 B.S. Interdisciplinary Studies, minors in Business
 and Communications

OTHER NEWS

HFRRF Memorial Garden



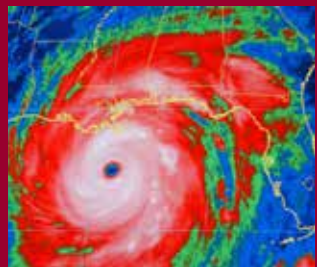
Memorial Benches - \$3,500

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.hfrrf.org under FEATURED NEWS 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@hfrrf.org

Memorial Pavers - \$100

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

**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

MEMBER SERVICES

Travel Tips for Seniors

Summer is prime vacation time and the benefits of travel are undeniable. Whether it is a weekend getaway or a long trip to a new destination, the change of scenery and an opportunity to meet new people can help adults stay socially engaged and physically active.

While HFRRF does not endorse any company, many resources are available to help you save money and maximize your vacation experience. [AARP](#), [American Seniors Association](#), [Association of Mature American Citizens](#), and similar organizations offer travel-related discounts with a membership. Businesses that specialize in travel may offer group discounts or exclusive access. The following is a partial list of resources that specialize in 50+ travel:

[Firebird Tours](#): Travel to Europe, Asia, Middle East, South Africa, Morocco, and North America

[Grand Circle Travel](#): Personalized group travel offering price match

[Overseas Adventure Travel](#): Small group expeditions for off-the-beaten-path adventures

[YMT Vacations](#): Full travel packages for guided tours with loyalty and referral programs

[Adventures Abroad](#): Travel packages to Asia, Africa, Europe, Latin America and beyond

[Road Scholar](#): Educational tours for a perspective not found in standard travel excursions

[Elder Treks](#): Adventure designed for different activity levels including wildlife safaris, hiking trips, cultural journeys, and unique expeditions

When booking, consider the option of travel insurance for cancellations, emergency medical, and more. Most airlines and travel agencies offer trip coverage and plans can be purchased from travel insurance companies. Going abroad? www.worldstandards.eu has important information, by country, about electrical adapters, driving on the "right" side of the road, internet domains, etc.

Happy traveling!

Update Your Contact Information

Keeping your address, phone and email current helps ensure that we can contact you with important information regarding your benefit or account. If you moved and have not updated your address, you may not receive your 1099R, RMD letter, etc. If the Fund is unable to reach you for an extended period, your monthly benefit could even be suspended. Please take a moment to verify your information:

1. Log into MemberDirect
2. Go to My Account
3. Under Benefit Information, click Personal Information and update details as needed

If you do not have a MemberDirect log in, please contact Member Services at 281-372-5100.

Ready to Schedule an Appointment?

The road to retirement takes planning and we are here to help! While our lobby remains open for walk-ins, we can prepare and better serve you when an appointment is made for Retirement/Pre-Retirement counseling, DROP counseling, Divorce/QDRO's, Survivor Benefits applications, Elder Care consultations, Long-Term Care planning, and other information. Please call Member Services at 281-372-5100 to schedule your individual virtual or in-person appointment.

MEMBER SERVICES *cont'd*

Power of Attorney

Do you have a power of attorney form on file? Texas' statutory form of durable power of attorney is a legal document that gives a designated person authorization to handle certain financial decisions should you be unable to do so. Without it, your spouse cannot call in and get information about your account nor make a withdrawal if you are hospitalized or otherwise incapacitated. The form is available in MemberDirect. Log in and select **Forms** then **Statutory Durable Power of Attorney**.

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**.

Know Your Deductions

COH - HR Benefits Services 832-393-6000
benefits@houstontx.gov houstonhumanresources.org

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 800-833-2223 **Vision** 866-833-2223

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
Sidney Childress*	1/3/2022	1963 - 1974
Larry Rooney	3/6/2022	1966 - 2003
Michael Scott	3/14/2022	1982 - 2007
Jimmie Brockett	3/18/2022	1972 - 2000
Dale Lawson	3/19/2022	1972 - 2007
Daniel Welsh	3/20/2022	1968 - 1978
William Sammons	3/27/2022	1969 - 2000
Harold Ross, Jr.	4/1/2022	1971 - 1998
Christopher Ridge	4/5/2022	1980 - 2007
William Arnold	4/14/2022	1981 - 2008
John Cannon	4/20/2022	1969 - 2000
Rikki Rogers	4/22/2022	1970 - 1997
John Burt, Jr.	4/25/2022	1966 - 1998
James Henderson	5/24/2022	1951 - 1972
Ronnie Brechter	5/24/2022	1974 - 2003
Charles Demoss, Jr.	5/25/2022	1959 - 2000
Roy Jennings	5/28/2022	1963 - 1977
Gregory Lewis	5/31/2022	1984 - 2015



BENEFICIARIES	DEPARTED
Mary Dearman*	1/21/2022
Angeline Birkelbach	2/24/2022
Dorothy Thompson	3/29/2022
Juanita Kersten	4/5/2022

*notification received after last newsletter

Gone, but not forgotten



RED LINE

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

PRSRT 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