



Summer 2021

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,

We are halfway through another year & thankfully, life is returning to “normal”. During the closure, we were forced to adapt, change routines & step out of our comfort zones. Along the way, one lesson we learned was to embrace new technology. Thank you for all of the positive feedback about MemberDirect & how easy it is to navigate.

We encourage you to continue using our convenient online resources & ZOOM meetings. If you need assistance that requires an in-person appointment, the pension office is now open during regular business hours.

As you are reading this message, the Fund's fiscal year just ended June 30th. Preliminary estimates indicate it was an exceptional year for our investment team. A substantial return would be great news not only because it would increase our assets & support the health of the Fund, the year-end rate of return directly affects your DROP/PROP interest rate & COLA. You will be notified when these figures are announced later in the year.

The arrival of July means it is time for the annual HFRRF trustee election. Submit your nominations for positions I & X, then don't forget to vote. See pages 2 & 3 for election details. The election process will include electronic communication so sign up for MemberDirect with your personal email if you haven't already.

It is an honor to serve as your Chairman on the HFRRF Board of Trustees. Since I am also a firefighter member of the Fund, we share the same goals. I want you to know that I take my fiduciary responsibilities seriously & I am dedicated to the HFRRF mission to provide a secure retirement benefit plan for our members. We have made tremendous strides thus far during my tenure & I look forward to continuing our efforts. My door is always open & I appreciate hearing from you. Thank you for your support.

Happy Summer!

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



TRUSTEE ELECTION

Houston Firefighters' Relief and Retirement Fund, created by state statute, gives the Board of Trustees the responsibility to serve as Plan Administrator. The ten-member board consists of five active firefighters, one retired firefighter, two citizen members, the city treasurer & the mayor or their appointed representative. Elections are held annually for expiring firefighter positions.

The following is a summary of the upcoming election. This year, the election process will include electronic communications. If you are not currently enrolled in MemberDirect, see page 5 for more information.

Firefighter Trustee Positions up for Election

Position	Term Begins	Eligibility Requirements
I	January 2022	Engineer/Operator or Firefighter
X	January 2022	Retired Firefighter with at least 20 years participation in the Fund

Nominations

By July 1, members are notified of the upcoming election by HFRRF Summer Red Line Newsletter, HFRRF website (www.hfrrf.org) & HFD email system. To make a nomination, members submit a form that states who is being nominated & by whom. Members can submit their own nomination. The nomination form is available for download on www.hfrrf.org or may be picked up at HFRRF. Nomination forms will be accepted by HFRRF August 1 – 20 during regular business hours at 4225 Interwood N Pkwy, Houston 77032. After hours, forms may be placed in the Member Drop Box located on the covered porch or submitted by email to HFRRFelections@hfrrf.org. Deadline for nominations is August 20 at 4pm.

Nominees

Members are notified of their nomination. To be included as a candidate on the ballot, nominees must submit Accept/Decline Nomination & Financial Disclosure Forms. Members who nominate themselves are automatically placed on the ballot unless their Financial Disclosure Form is not received. Nominees may submit a one-page election profile to be distributed with ballots. Required forms must be received by HFRRF no later than 4pm on August 27.

Voting

Voting is conducted by secret ballot through an independent auditor/election service. Each ballot is individually numbered & paper ballots cannot be reproduced. The service sends ballots, candidate profiles & voting instructions to all eligible members via email & USPS first class mail. Votes may be cast electronically or by a mailed paper ballot. Ballots containing a write-in candidate will not be counted. All ballots must be received by the independent auditor/election service October 1 - 20.

Run-Off

Should a candidate for election fail to secure a majority of votes cast, a run-off election is held. The two candidates receiving the largest number of votes are eligible for the run-off & must submit a new Accept/Decline Nomination Form to the Fund by October 27. Ballots will be mailed/emailed to eligible voters. Run-off ballots must be received by the service November 3 – 22.

Results

The independent auditor/election service certifies election results for trustee positions to the HFRRF Board of Trustees. Election results will be announced on October 21 & run-off results on November 23. HFRRF posts election results on www.hfrrf.org.

Mark your calendar & be sure to vote!

TRUSTEE ELECTION SCHEDULE

The election process begins in July for trustee positions that will expire on or before January 1st of the following year.

Regular voting ends & winners are announced in late-October. If a run-off election is required, the process may last another month. (Special elections may be conducted at any time for vacant positions.)

Regular Election Dates	Election Event	Run-off Election Dates
7/1	Call for Nominations	
8/1 - 8/20	Nomination Forms Accepted	
8/27	Nominee Paperwork Due	10/27
8/27	Election Meeting	10/27
10/1	Ballot Mail-out	11/3
10/1 - 10/20	Voting	11/3 - 11/22
10/21	Results Announced	11/23

SAVE THE DATE

HFD Memorial Ceremony



October 23, 2021

11am - 1pm

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



Retiree Christmas Luncheon



December 2, 2021

11am - 1pm

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

2021 KEY DATES

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

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

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

BOARD MEETINGS:
3rd Tuesday every month

OFFICE CLOSINGS:
July 5 Independence Day
September 6 Labor Day
October 11 Columbus Day
November 11 Veterans Day
November 25 - 26 Thanksgiving
December 24 & 27 Christmas
December 31 Happy New Year

NOON CLOSURES:
September 3
October 8
November 24
December 23
December 30

ASK MEMBER SERVICES

Q: WHY DO I OWE TAXES EVEN THOUGH 20% TAXES WERE WITHHELD?

A: *If you receive DROP/PROP account proceeds, the distribution is considered income in the year you receive it. The minimum federal income tax rate that must be withheld is 20%, but your tax bracket may be higher. If you receive payment & are not 50+ in the calendar year that you leave active service, or if you withdraw money from a rollover account before age 59½, you may be subject to 10% early distribution tax penalty. We urge you to seek the advice of a tax professional.*

Q: HFRRF TOOK OUT MY RMD SO I WOULD AVOID THE 50% PENALTY. WHY WAS 10% WITHHELD FOR TAXES INSTEAD OF 20%?

A: *You may elect to withhold 0 - 99% for taxes on RMD. If no election is made, HFRRF automatically withholds 10%.*

Q: IS THERE A MINIMUM AGE TO RETIRE?

A: *No, but to be eligible for service retirement, you must have 20+ years of service if you were hired as a firefighter before July 1, 2017. Your age plus years in the Fund must equal 70+ if you were hired as a firefighter on or after July 1, 2017. If you were hired as a firefighter prior to July 1, 2017 & leave HFD with 10 - 19 years in the Fund, you may choose to receive a deferred benefit to begin at age 50.*

Q: WHEN WILL I SEE MY CHECK STUB IN MY MEMBERDIRECT ACCOUNT?

A: *Payment history is uploaded on the 2nd business day of every month.*

Q: WHEN ARE PENSION CHECKS DEPOSITED?

A: *Direct Deposit monthly pension payments are scheduled by our custodial bank on the last day of the month. The day it posts to your account is controlled by your financial institution.*

Q: HOW MANY DIRECT DEPOSIT ACCOUNTS CAN I HAVE ON FILE?

A: *(1) primary & (1) secondary direct deposit account*

Q: WHEN WILL I RECEIVE MY FIRST PENSION PAYMENT AFTER I RETIRE?

A: *Once we receive your routing slip & all contribution payments from the City, we will process your retirement & issue a check. In most cases, you will receive payment by the end of the month.*

Q: WHEN WILL I RECEIVE MY \$5K ADDITIONAL RETIREMENT BENEFIT AFTER I RETIRE?

A: *Approximately 5 - 7 business days after the date off payroll.*

Q: IF I AM ON GENERAL DISABILITY, WHAT IF I DID NOT TURN IN MY DISABILITY PAPERWORK BY THE JUNE DEADLINE?

A: *Submit the paperwork asap - you will not receive payments until we receive it.*


For more information, contact Member Services at 281-372-5100, 800-666-9737 or memberservices@hfrf.org

ASK MEMBER SERVICES continued

Q: WHAT IS *MemberDirect* & HOW DO I SET UP MY *MemberDirect*?

A: *To learn more about MemberDirect, watch the video on www.hfrrf.org (bottom of the page.)*

*To set up an account, go to www.hfrrf.org & click  Login in the upper right corner, then **Enroll**. Now, click the words **Request an Enrollment PIN**. A PIN will be mailed to you.*

*When you have the PIN, go to the website again & click  Login, then **Enroll**. Now, type the PIN you received in the mail & finish setting up your account. Be sure to save your username & password! Call Member Services if you need assistance.*

Email me Fund News and Events

In your MemberDirect account, check this box to sign up to receive emails from HFRRF about Fund news, updates, member events & other notifications.

Watch your email in the coming months for information about year-end rate of return which will affect DROP/PROP interest rate & COLA.

For more information, contact Member Services at 281-372-5100, 800-666-9737 or memberservices@hfrrf.org

IN MEMORY

Our condolences & heartfelt sympathies are extended to the families of our members who recently passed away



RETIREES	DEPARTED	HFD SERVICE
Charles McFadden	5/25/2021	1967 - 2002
Bryan Mansell	6/4/2021	1959 - 1982
Domingo Gonzalez	6/6/2021	1963 - 1993

BENEFICIARIES	DEPARTED
Elizabeth Waters	5/1/2021
Mary Fowler	5/25/2021



NEW LIGHT ON THE SUNSHINE VITAMIN

It used to be simple: just get a “healthy” tan & your body will make all the vitamin D it needs. Desk jobs & sunscreen changed that, just as research is underlining the importance of vitamin D & its possible role in preventing many health problems.

Vitamin D is a crucial component of healthy aging. It helps you absorb calcium for strong bones. Your body also needs vitamin D to move your muscles & for nerves to carry messages from your brain. Plus, your immune system needs it to fight off invading bacteria & viruses.

Many older adults don't get enough vitamin D & experience symptoms of deficiency including:

- Weak muscles which can increase the risk of falls
- Changes in mood & cognitive function - low vitamin D has been linked to depression
- Weight gain - lack of vitamin D can block the function of leptin, a hormone that inhibits hunger & reduces fat storage
- Softening of bones which makes them more likely to break
- Digestive issues - inflammatory bowel disease/irritable bowel syndrome

Natural sources of vitamin D for Recommended Dietary Allowance (RDA):

- Sunshine - one of the best natural sources of vitamin D - your body produces enough vitamin D from 10 - 30 minutes of midday sun
- Cod liver oil - 1 tablespoon has 170% - limit use to avoid high levels of vitamin A
- 4 - 5 slices of white mushrooms provide 50%
- 5 oz cooked salmon accounts for more than 80%
- 1 cup of fortified milk contains 20%

Beyond the natural sources, your doctor or dietitian may also recommend a supplement to ensure you get enough vitamin D for healthy aging.

Kristi Marx LCSW
Family Services Counselor

HFRRF OFFICE NEWS

The pension office is now open during regular business hours: Monday - Friday 7:30am - 4:00pm. A limited number of in-person appointments are available daily, so please call ahead at 281-372-5100 to schedule your appointment.

For your convenience, a **DROP OFF BOX** for HFRRF documents is available 24/7 on the covered porch. HFRRF documents include DROP distributions forms, W4Ps, direct deposit forms, retirement application forms, & associated paperwork for Member Services.

The Greer & Lowdermilk Conference Center opens July 1st for appointments & tours in preparation for upcoming events. For more information about the facility, go to www.hfrrf.org/conference-center/. If you need assistance with a booking or to schedule an appointment, contact cc@hfrrf.org or 281-372-5124.

FUND EMPLOYEE NEWS

Welcome to the Team, Shannon!

Shannon Wacker

Receptionist/Records Management Assistant



Happy 5th Work Anniversary, Kevin!

Kevin Watkins

Network Systems Administrator



Happy Retirement, Liz!



Elizabeth (Liz) Carrizal
Sr Benefits Specialist

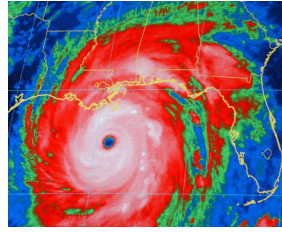
After nearly 30 years of dedicated service to HFRRF, members & their families. Liz will now be enjoying a well-deserved retirement. Liz joined Member Services on December 9, 1991 &, over the years, we've all benefitted from her sweet smile, thoughtfulness & compassion for helping others. A heartfelt thank you does not adequately express our gratitude.

*We wish Liz the best
in this new chapter of her life!*

"I enjoyed working & being a part of the Fund for 29½ years. It was a wonderful experience. I will miss our members & staff, but will begin a new journey in life. Thank you to all who made this so special."

~ Liz ~

PROTECT YOURSELF



**2021
HURRICANE SEASON**
June 1st - November 30th

NOAA's Climate Prediction Center expects another busy season, but hopefully not the historic levels seen in 2020. Scientists have forecasted 13 - 20 named storms including 6 - 10 hurricanes of which 3- 5 could become major hurricanes.

PREPARE If you haven't already, it's time to create/update your disaster plan & gather essential supplies. In addition to the usual important documents, food, water, medicine, radio, flashlight, batteries & pet supplies, add face masks, hand sanitizer & disinfecting wipes to your emergency kit.

REGISTER for AlertHouston, the city's emergency alert system. You will receive real-time weather alerts as well as storm recovery information.

GAS UP the car & map out evacuation routes. *Where will you go?* Take time to locate a shelter near you before you need it. Text SHELTER & your zipcode to 43362 for locations (Example *SHELTER 77032*). Houston's OEM website houstonemergency.org has links to Red Cross for shelter locations, FEMA disaster assistance & STEAR where you can register for help in the event of a disaster.

REVIEW the disaster plan with everyone in your home. Also, make sure they all know the safest place to be in your house during a storm.

STAY SAFE after a hurricane. Wash your hands when possible & use hand sanitizer when soap & water aren't available. For recovery information, go to the website www.houstonrecovers.org. Keep yourself & your family safe this hurricane season!

Don't wait for a disaster to strike!

Prepare your emergency kit today!

Sign up for alerts now!



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

Ralph Marsh