



DPFP Report



News and Information from the Dallas Police & Fire Pension System

New Trustees and Board Officers Begin their Terms of Service

At the June 11 Board meeting, the Board of Trustees welcomed three newly elected Trustees and honored three outgoing Trustees. The Board also chose its chairman, vice chairman, and deputy vice chairman.

In the 2015 Trustee Election, there were four places up for a vote, with the results as follows: Brian Hass was elected to fill Fire Place 2; Joe

Schutz ran unopposed and was deemed re-elected for Police Place 2; Clint Conway was elected to Fire Place 3, and Tho Tang Ho was elected to Police Place 3. The new terms began on June 1 and run for four years.

The new Board chose Fire Trustee Sam Friar as Chairman, City Council Trustee Lee Kleinman as Vice Chairman and Police Trustee Joe Schutz as Deputy Vice Chairman. The Board officers serve two-year terms.

The Board honored three outgoing Trustees. George Tomasovic served as Fire Trustee for sixteen years, and had served as Chairman since August of 2010. Rick Salinas served as Fire Trustee for six years, and was Deputy Vice Chairman since August of 2010. Dan Wojcik served

the last four years as Police Trustee, and also served as Vice Chairman since June of 2013.



Left to right: Clint Conway, Brian Hass, Tho Tang Ho and Deputy Vice Chairman Joe Schutz

Retirees in DROP: Meetings scheduled to Explain Required Annual Distribution (RAD)

Due to a newly adopted change in the DROP Policy, DROP Pensioners and Spouse Beneficiaries — upon reaching age 70 1/2 — must withdraw all funds from DROP in required annual distributions over a period not to exceed ten-years.

Non-spouse Beneficiaries will also be subject to accelerated distribution. To explain the process, we have scheduled two days of meetings with two meetings on each day.

- August 4, 2015: 10 a.m. to 12 noon
- August 4, 2015: 1 p.m. to 3 p.m.
- Sept. 22, 2015: 10 a.m. to 12 noon
- Sept. 22, 2015: 1 p.m. to 3 p.m.

If you would like to attend one of these sessions of the RAD Information meetings, please call us at 214.638.3863 and let us know which one you would like to attend.

More information at:

<https://www.dpfp.org/2015/DROP-RAD.html>



Left to right: Chairman Samuel L. Friar, George Tomasovic, Dan Wojcik, Rick Salinas and Kelly Gottschalk, Executive Director



BOARD OF TRUSTEES

Samuel L. Friar
Chairman

Lee Kleinman
Vice Chairman

Joseph P. Schutz
Deputy Vice Chairman

Tennell Atkins

Gerald Brown

Clint Conway

Scott Griggs

Ken Haben

Brian Hass

Tho Tang Ho

Philip Kingston

John M. Mays

ADMINISTRATION

Kelly Gottschalk
Executive Director

Summer L. Loveland
Chief Financial Officer

Joshua Mond
General Counsel

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The
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for Active Members and
Pensioners of
DPFP.

Kevin W. Killingsworth
Editor

Special Needs Seminar Oct. 14

The Pension Plan contains provisions that address issues related to children with special needs. If you are the parent of a mentally and/or physically handicapped child, you may benefit from attending a **Special Needs Seminar** to be held Wednesday, October 14, 2015.

Topics to be covered include special needs trusts, pension system benefits, guardianship, Social Security benefits, City of Dallas health insurance, and available helpful resources.

The seminar will be held in the second-floor training room of DFPF at 4100 Harry Hines Boulevard in Dallas.

DROP Lump Sum Request Deadline Reminder

Whether using a paper form or an online form, all DROP lump sum requests — including online requests — must be received in our office by **Tuesday at 5 p.m.** in order to receive the distribution by Friday of the same week. Adhering to this time frame allows our staff the time to accurately process your request.

Thanks.

Obtaining Pension Benefits for a Spouse Wed after Retirement (SWAR)

If you have married after you left Active Service, you may be able to obtain survivor benefits for your new spouse.

To be eligible, you must choose the SWAR (Spouse Wed After Retirement) option ***within one year after the date of your wedding.***

SWAR works like this: For your Spouse to be eligible to receive survivor benefits, you must make an irrevocable election to accept an actuarial **reduction** to your benefit that will then provide a benefit to

CONGRATULATIONS TO OUR NEW RETIREES

FIRE-RESCUE

David T. Andelman

Charles J. Boyette

Ralph K. Hendrix, Jr.

George R. Lee

John M. Mills

Salvador Morales, Jr.

Bobby F. Murdock

Timothy J. Seymore

Michael H. Wesley

Lester R. Williams

POLICE

Elizabeth Alcala

Douglas C. Chaney

Darrell R. Coslin

Kimberly Palmolea

Herbert W. Parker, Jr.

Ernest Perez

Alicia G. Phillips

Robert E. Quirk

Byron K. Sims

Glen K. Slade

(The names above were printed with the written consent of each retiree listed.)

your surviving Spouse after your death. In addition, the election becomes void if you die within one year after making the election.

The reduction to your pension is based on your age and your Spouse's age at the time of the election and the System's actuarial assumptions in effect at that time.

Each situation will be different, so if you qualify and are interested in the SWAR option, please call a Benefits Counselor.

DPFP Implements Enhanced Security for Web Member Services

As detailed in the last DPFP Report, we have implemented enhanced security measures for Web Member Services. These improvements are part of our on-going efforts to keep your personal information protected and secure.

The changes include:

Change to Reset Password email

When a user forgets a password, an email will be sent containing a link to reset the password. The “reset password” link in the email will expire after 48 hours. When the password is reset, the user will receive a confirmation by email.

Change to Log-in procedure

The password will now be case sensitive, and there will be a reminder under the password log-in field which says “Password is case sensitive.”

Change to Complex Usernames and Passwords

If the user chooses, an email address may be used as the username, but must be between 8 and 50 characters. Users with usernames which are less than 8 characters will still be able to log in, but will then be prompted to change the password.

New passwords will need to be 8-15

characters, and must include at least one character from 3 of the 4 following groups: uppercase letters, lowercase letters, numbers, and special characters (!, =, #, \$, etc). If a user attempts to log on using a non-complex password, the user will be redirected to a screen where they will be prompted to change the password. The user will receive an email confirmation of the change.



IN MEMORIAM

Gail J. "Janice" Chandler
Spouse of Ivan W. Chandler
Retired – Fire

A.C. Christian, II
Active - Police

Charles G. Contreras
Retired - Fire

Robert B. Counts
Retired – Police

Ada L. "Tot" Green
Spouse of Arthur Green, Jr.
Retired - Fire

Margie M. Griffin
Widow of John T. Griffin, Jr.
Retired – Police

Dale Hankins
Retired - Police

Reginald W. Harris
Retired - Police

Helen J. Hart
Widow of Hilland M. Hart
Retired – Police

Shirley J. Hedrick
Widow of John G. Hedrick
Retired – Police

Neva C. Hood
Widow of Herman R. Hood
Retired – Police

Bobby G. Horn
Retired - Police

James W. Owens
Retired - Police

Brian A. Partington
Retired – Fire

Jerry M. Rose
Retired - Police

Rayford L. Searcy
Retired – Fire

Bobby L. Simmons
Retired - Fire

Floyd D. Simpson
Retired – Police

Joseph C. Tips
Active - Fire

Freida J. Wallace
Spouse of James C. Wallace
Retired – Police

Levi T. Whitlow
Retired - Fire

Robert L. Whitten
Retired - Fire

Bob Wolcott
Retired – Fire

Cline Wright
Retired - Police

B.G. "Bill" Yarbrough
Retired – Fire

July/August 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 Retired DPD Lunch (Plano)	3	4
5 Dallas Retired Police and Fire Fighter Association Lunch will NOT meet due to holiday weekend	6	7 Retired DPD Breakfast (Canton)	8	9 Board Meeting Retired DPD Lunch (Arlington)	10 Retired DPD Lunch (Oak Cliff)	11 Retired DFD Breakfast (Dallas)
12	13	14 Retired DFD Lunch (Garland)	15	16 Retired DPD Lunches (Mesquite, Quitman) Retired DFD Lunch (Quitman)	17	18
19	20	21	22 "Young at Heart" Lunch (Widows/ Widowers support group)	23 Special Board Meeting Retired DPD Breakfast (Dallas)	24	25
26	27	28 Retired DPD Lunch (Grand Prairie)	29	30	31	1
2 Dallas Retired Police and Fire Fighter Association Lunch - Hawaiian Theme	3	4 Retired DPD Breakfast (Canton) R.A.D. Meetings- see page 1 for information	5	6 "Prepare for Tomorrow, Today" Class Retired DPD Lunch (Plano)	7	8
9	10	11	12	13 Board Meeting Retired DPD Lunch (Arlington)	14 Retired DPD Lunch (Oak Cliff)	15
16	17	18	19	20 Retired DPD Lunches (Mesquite, Quitman) Retired DFD Lunch (Quitman)	21	22
23	24	25 Retired DPD Lunch (Grand Prairie)	26 PREP Class "Young at Heart" Lunch (Widows/ Widowers support group)	27 Retired DPD Breakfast (Dallas)	28	29
30	31					

More Details on Calendar Events:

Thursday, 7/2, 8/6 - Dallas Police Retiree Lunch, 11 a.m. at Mama's Daughters' Diner, 6509 W. Park Blvd. #400 (at Midway Rd.) in Plano.

Sunday, 7/5, 8/2 - The First Sunday Meeting of the Dallas Retired Police and Fire Fighter Association will not meet in July, but will resume in August with a Hawaiian-themed covered-dish lunch. The meeting begins at 1 p.m. at the DPFP office building, 4100 Harry Hines Blvd. in Dallas. Convenient parking is provided in the upper lot, which is the upper Throckmorton Street entrance (signs will direct you to parking).

Tuesday, 7/7, 8/4 - East Texas DPD Retirees breakfast, 9:00 a.m. at El Sombrero in Canton (Hwy 243 just west of Hwy 19). All DPD retired or active, and spouses are welcome. For more information, e-mail Charlie Tull at: RET1DPD1765@aol.com.

Thursday, 8/6 - "Prepare for Tomorrow, Today" class, for Members in the early stages of career (for more information, see Education page at www.dpfp.org)

Thursday, 7/9, 8/13 - The monthly Board Meeting will be held at 8:30 a.m. at the DPFP office building, 4100 Harry Hines Blvd. in Dallas. Parking is conveniently provided in the upper lot, which is the upper Throckmorton Street entrance (signs will direct you to parking).

Thursday, 7/9, 8/13 - DPD Retirees will meet at 1 p.m. for lunch at Spring Creek BBQ, 3608 S. Cooper Street in Arlington. For more information, call John Allen at 817.572.2741.

Friday, 7/10, 8/14 - DPD Retirees will meet at 11 a.m. for lunch at Charco Broiler, 413 W. Jefferson in Oak Cliff.

Saturday, 7/11 - DFD Retirees will meet for breakfast at 8 a.m. at Circle Grill, 3701 N. Buckner Blvd.(at I-30), Dallas.

Tuesday, 7/14 - DFD Retirees meet for lunch on the second Tuesday of the odd months at 11 a.m. at Furr's Fresh Buffet, 1540 Eastgate Drive, Garland.

Thursday, 7/16, 8/20 - DPD Retirees will meet at 11 a.m. for lunch at Golden Corral, 1902 Towne Centre Drive in Mesquite.

Thursday, 7/16, 8/20 - DPD Retirees meet monthly for lunch at 11 a.m. in East Texas at Texas Tea Room, 405 Hart St., Quitman, TX.

Thursday, 7/16, 8/20 - DFD Retirees also meet monthly for lunch at 11 a.m. in East Texas at Texas Tea Room, 405 Hart St., Quitman, TX. For information, email Charlie Pitman at: honeydale@tx.rr.com

Wednesday, 7/22, 8/26 - Young at Heart (Widows and Widowers support group) meets on the fourth Wednesday of each month at Furr's Buffet, 1540 Eastgate Drive, in Garland.

Thursday, 7/23 - Board Meetings are held at the DPFP office building, 4100 Harry Hines Blvd. in Dallas. Convenient parking is provided in the upper lot, which is the upper Throckmorton Street entrance (signs will direct you to parking).

Thursday, 7/23, 8/27 - DPD Retirees meet on monthly on the fourth Thursday for breakfast at 9 a.m. at Circle Grill, 3701 N. Buckner Blvd.(at I-30), Dallas.

Tuesday, 7/28, 8/25 - DPD Retirees meet monthly for lunch at 1 p.m. at Mixed Up Burger, 3116 Great South Parkway N. Buckner Blvd., Grand Prairie.

Wednesday, 8/26 - PREP class — Pre-Retirement Education Program (for more information, see Education page at www.dpfp.org)

Submit Your Event

If you are organizing a meeting or event and would like your event on the calendar, please send us the details prior to the following publication deadlines:

Sep / Oct 2015 Issue: Aug. 5

Nov / Dec 2015 Issue: Oct. 5

Jan / Feb 2016 Issue: Dec. 5

Mar / Apr 2016 Issue: Feb. 5

Send by e-mail to: KevinK@dpfp.org. Submitted items will be printed as space permits and may be edited.

Retiree News and Notes

Dallas Retired Police and Fire Fighters Association

No gathering in July, but meeting returns in August with a Hawaiian Theme

The monthly “First Sunday meeting” of the Dallas Retired Police and Firefighter Association will not be held in July due to the Independence Day weekend. The August meeting will feature a Hawaiian theme. You are encouraged to wear Hawaiian print clothing, and Hawaiian-themed food for the covered-dish dinner.

The meeting begins at 1 p.m. on August 2, but feel free to come early to visit. We meet on the second floor of the DFPF office building, 4100 Harry Hines Boulevard, in Dallas. Look for signs to direct you to parking.

Next Ray McCormack Memorial Retired Firefighter Breakfast set for July 11

Just a reminder: The next Ray McCormack Memorial Breakfast at the Circle Grill will be held Saturday, July 11, 2015 at 8 a.m.

Because July 4 is the first Saturday in July, the breakfast has been scheduled for the second Saturday, July 11.

The address for those who haven't attended before is 3701 N Buckner Blvd., Dallas, TX 75228.

We hope to have a good turnout this next breakfast, please remind all your friends. All DFD retirees and family are welcome.

*Submit items for Retiree News and Notes to: kevink@dpfp.org
Items are used as space permits and may be edited*

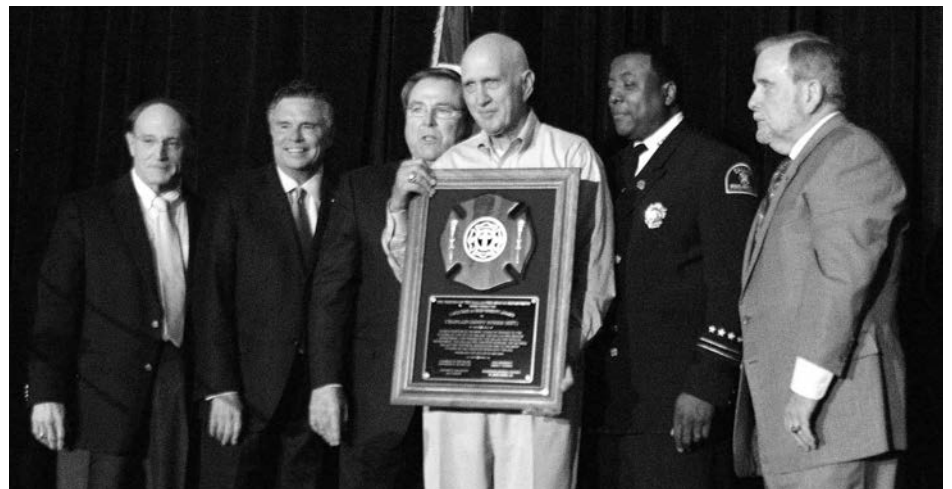
Anniversary Dishes

Johnny and Margie Corum celebrated 53 years of marriage on June 10. Mr. Corum began his service with the Dallas Police Department in 1962 and retired in 1991 after nearly 29 years of service.

We hope you had a wonderful anniversary.



Johnny and Margie Corum



At the 2015 Fire-Rescue Awards, Denny Burris — Retired Fire Chaplain — received a Lifetime Achievement Award from the Friends of the Dallas Fire-Rescue Department.



Salvador Morales (left) — Retired Driver/Engineer — received the Dallas Hispanic Firefighter Association's Community Service Award from Chief Bright.



Thomas Taylor (left) — Retired Fire Captain — received a special recognition Award for outstanding service to the Department.

DPFP is a Member of the National Conference on Public Employee Retirement Systems (NCPERS), an organization which supports public pension systems. NCPERS -- through Prudential Insurance -- has made a group life benefit available to our Active Members. Enrollment will be available in the fall. Watch for more information in the Sept. / Oct. newsletter. The following information is from Prudential.

Message For Active Police and Fire Employees:

NCPERS Family Protection Plus insurance designed for public safety workers

Why do I need protection?

Life insurance ownership is at a 50-year low. Only 59% of U.S. adults owned life insurance in 2010, down from 70% in 1960.¹ The risks to families are great.

- Three in ten American households (35 million) are uninsured and half say they need more life insurance.²
- On average, Americans own enough insurance to replace the household's income for 3.5 years.² Experts believe Americans need eight to ten times their income.
- Among households with children under age 18, which arguably have the greatest need for life insurance, 11 million have no coverage.³

The Family Protection Plus Plan is affordable because it is decreasing term life insurance designed to pay out higher benefits when accrued pension benefits are often the lowest. In other words, the plan pays a maximum benefit in your younger years and a gradually decreasing benefit amount as you get older. The cost is just \$17 per month and the coverage even continues after you retire. This plan also offers other convenient and valuable features:

- Guaranteed acceptance—there are no health questions to answer
- The coverage is 24/7—providing insurance protection on and off the job
- AD&D insurance is automatically included—Group Accidental Death & Dismemberment (AD&D) Insurance provides a benefit for covered injuries and pays an additional death benefit for you (some exclusions apply: contract the Plan Administrator, HealthSmart, at 1-888-697-8897 for more information)
- Dependents are also covered—Group Term Life Insurance is included to cover your spouse and eligible children
- Convenient Direct Payment Options—simply elect to have payments made by coupons or electronic funds transfer

All coverages are issued by The Prudential Insurance Company of America (Prudential), which has offered this group decreasing term life insurance plan since 1969. Nationally, there are over 100,000 covered members, retirees, and dependents enrolled in the plan. In 2010 alone, over \$14 million in benefits were paid to beneficiaries.

Look for enrollment information in the fall.

Source:

1 LIMRA, "Person-Level Trends in U.S. Life Insurance Ownership," March 2011.

2 Facts from LIMRA Life Insurance Awareness Month, September 2012.

3 2010 Trends in Life Insurance Ownership study, conducted every six years by LIMRA.

Group Decreasing Term Life, Dependent Group Decreasing Term Life and Accidental Death & Dismemberment Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations and restrictions, which may apply. Contract Series: 83500.



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Message from Executive Director

DPFP Report

July/August 2015

A Few Words from the Executive Director

Greetings!

In this July/August edition of the DPFP Report, we introduce you to three new Trustees, and we say goodbye to three Trustees who served DPFP with dedication and honor. The Board elected its officers at the June meeting, and I want to congratulate the newly-elected Chairman of the Board of Trustees, Samuel L. Friar.

Sam has served with the Dallas Fire-Rescue Department since 1984 and currently holds the rank of Lieutenant. He was elected to the Board in 2011. Lt. Friar is a graduate of Jackson State University (Jackson, MS) where he earned a Bachelor of Science degree in accounting. He also holds a Master's Degree in Strategic Studies from the U.S. Army War College (Carlisle, PA). After three years of active service in the U.S. Army, he served in the U.S. Army Reserve for a combined total of thirty years service, retiring as a full colonel. Lt. Friar has been a Certified Paramedic for over 25 years, holds a Fire Instructor II certification, and is a Master Firefighter. We look forward to working together to make DPFP successful.

As always, if we have time-sensitive news to share, we will post it on our website as soon as we are able. Please check in often at www.dpfp.org. If you have any questions, our Benefit Counselors are here for you at 214.638.3863 or info@dpfp.org.

Best Regards,

Kelly Gottschalk
Executive Director

