



DPFP Report

Jan./Feb. 2016



News and Information from the Dallas Police & Fire Pension System

Chairman outlines DPFP plans for 2016

By Sam Friar, Chairman



Sam Friar
Chairman
Fire-Rescue Trustee

Fellow active and retired members of the Dallas Police and Fire Pension System:

As I am sure you are aware, our pension system is experiencing unprecedented funding issues due, in part, to unfortunate investments that were made a decade ago in addition to the growing DROP liability. I am also sure that you must be worried by the reports that our pension will run out of money within fifteen years. I assure you that your Board is doing everything it can to rectify this situation and that the situation will be resolved. However, I don't want to understate the problem. There are sacrifices that will need to be made by everyone.

There is a Board committee that is working diligently to provide recommendations to the full Board that will adequately address the funding issues. Currently, every potential change to our pension plan is being examined. For active members, this includes possible increases in contributions into the plan. For retirees, an accelerated reduction in DROP interest is being examined and we will more

than likely propose elimination of the staggered triggers that would ultimately result in zero interest payments. In other words, your DROP interest may not be reduced to zero but may, and I emphasize may, be reduced below 5%.

We are aware that there is a great deal of consternation regarding the cost of living adjustment (COLA). Frankly, the COLA is a very expensive benefit for pension systems and numerous pensions across the country have already reduced or eliminated guaranteed COLAs. That is why the Board proposed a plan amendment in 2006 that eliminated COLAs. **See "Chairman..." on page 2**

City Health Insurance

With potential rate changes coming in January, you may have questions regarding your retiree City health insurance with UnitedHealthcare (UHC). If so, please call the Benefits Service Center at 855.656.9114.

The City has provided more information at the following website: <http://cityofdallasbenefits.org/>

Starting January 1, the City is offering an enhanced benefit related to the use of certain UHC network facilities. When you visit a facility that is part of the enhanced tier, the plan pays your facility charges at 90% coinsurance - instead of the regular 70% of 75% - after your

See "Health Insurance..." on page 3

Cutting back on print communications to save printing and mailing costs

At their December meeting, the Board voted to no longer produce a printed version of this newsletter, *The DPFP Report*, which should result in an annual savings of \$35,000 in printing and mailing costs. This edition will be our last printed issue, but we will continue to post timely articles and messages on the website and communicate through email and social media channels.

Another cost-saving measure

will be curtailing the printing of monthly direct deposit advices (statements). Beginning in February, these will only be printed and mailed when there is a change in the amount of the monthly deposit, or if there is a DROP lump sum distribution. The monthly statements will still be available online by signing in to Web Member Services. See page 3 for instructions on signing up on Web Member Services if you do not already have an account.



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This is the final printed edition
of the

DPFP Report

newsletter. Be sure to sign up
for e-correspondence to receive
timely news updates from DPFP
via email, and check often
at our Website for the latest
information.

www.dpfp.org

Kevin W. Killingsworth
Editor

Chairman outlines DPFP plans for 2016

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inated the 4% uncompounded COLA for employees hired after 2006 and instituted an ad hoc COLA, meaning the Board determines if retirees, hired after 2006, get a COLA. This is determined each year based on the health of the pension system at that time.

Let me make this clear—the total elimination of your COLA is not being considered. There is, however, consideration being given to the possible reduction of the COLA to an amount that more closely mirrors actual inflation. Over the last fifteen years, the average inflation rate has been less than 2.5 percent. If our fund were to have paid this percentage instead of the static 4 percent, it would have saved the fund millions over time.

We know that you are wondering what the city is doing to help with our pension's dilemma. We are having those discussions through the committee and will soon provide the city with proposals for their support to make our pension healthier. I can assure you that the amount that will be necessary to be contributed by the city, even with our own sacrifices, will be significant. Since we are a state-chartered pension plan, some of the changes that we propose will need to be presented to the state legislature during the next legislative session. It is imperative that our proposed plan changes and the contributions we will be asking the city to provide will need to be agreed upon prior to our proposal to the legislature.

Don't be alarmed by some of the comments you may have heard by some city officials stating that they are not responsible for our pension system. They are talking with us, understand

the problem, and are working with us to analyze potential solutions with us.

In the near future, the Board will likely adopt some form of the committee's proposed solutions. The Board will then present these proposals to you and to the city. There will be several meetings where we can explain our reasoning and provide you an opportunity to express your opinions about the proposed changes. Another handy source of information will be our DPFP website. We constantly update the site with information within a day or so of any significant events.

Once the proposed solutions are adequately explained, we will conduct a plan amendment election that, if successful, would allow us to implement many of the proposed changes.

Finally, as I stated earlier, sacrifices are needed by all to make our pension healthy again. No group—active employees, active employees in DROP, or retirees, is responsible for our situation. Active employees go to work providing protection to the citizens of Dallas each day for less pay than surrounding municipalities, in return expecting and deserving a viable pension upon retirement. Retirees have worked a long career providing services under stressful conditions and retired under the assumption that their benefits would be secure for life. We, as a Board, are aware of these realities and are working diligently to not only rectify the situation, but to ensure that proper controls are in place that will prevent a recurrence of funding issues for the plan.

Sam Friar

Chairman

It's simple to sign up for Web Member Services and e-correspondence

As noted on the front page, this will be the last printed edition of the *DPFP Report* newsletter.

We are encouraging all active members and pensioners to sign up for Web Member Services and e-correspondence.



Web Member services will allow you to sign on securely and view your pension information and use electronic forms to do business with us. Our e-correspondence program allows us to send important pension information, including the newsletter, to you by email.

To sign up, go to our website at www.dpfp.org, then look for **WEB Member Services** on the left side of the page. Click on the link, then follow the instructions to open an account. When establishing your account, choose “yes” when asked if you would like to participate in e-correspondence.

We value and respect your privacy, and your email address will not be sold or used for anything other than sending notifications regarding pension information.

Health Insurance

Continued from page 1

deductible is met! This applies to facility charges only – all other charges are paid at your plan's regular levels. The tier includes 90 Baylor & Methodist facilities across DFW. To view the full list, log in to www.myUHC.com and click Physicians & Facilities. For questions, contact UHC at 800-736-1364.

IN MEMORIAM

*William C. "Bud" Adams
Retired - Fire*

*Richard C. Baumgardner
Retired – Police*

*Wanda F. Beaty
Spouse of Armond C. Beaty
Retired - Police*

*Doris J. Bellah
Widow of Samuel Q. Bellah
Retired - Police*

*Guy D. Benningfield
Retired - Police*

*Norman D. Cates
Retired – Police*

*Raymond A. Daniell
Retired – Fire*

*Mary M. Hamner
Widow of B.G. Hamner
Retired - Fire*

*Ruth E. Day
Widow of John C. Day
Retired - Police*

*Mary J. Dennis
Widow of L.E. Dennis
Retired - Fire*

*Kenneth M. Francis
Retired – Police*

*Ray Hawkins
Retired - Police*

*Ronald G. Heath
Retired – Police*

*Joyce N. Hestand
Widow of Billy J. Hestand
Retired – Police*

*John P. Lamar
Retired – Fire*

*John R. Landers
Retired – Police*

*Nancy J. Langford
Spouse of Mark E. Langford
Retired – Police*

*Joan A. Lisman
Spouse of Gary L. Lisman
Retired - Police*

*Bill G. Malone
Retired – Fire*

*Jean T. Marlow
Widow of James R. Marlow
Retired – Police*

*Ronnie N. Mason
Retired – Police*

*Bonita J. "Jean" Massingill
Spouse of Royce F. Massingill
Retired - Fire*

*Clarke I. Maxwell
Retired – Police*

*Steven J. McKee
Active – Police*

*Wilda F. McNiel
Widow of B.N. McNiel
Retired - Fire*

*J. R. Morrow
Retired – Police*

*Billy M. Peacock
Retired – Fire*

*Frances J. Rivers
Widow of Edwin L. Rivers
Retired – Police*

*Ivan R. Stephens
Retired – Police*

*Carolyn F. Wright
Spouse of Milton Wright
Retired - Fire*

MARK YOUR CALENDAR

JANUARY EVENTS

Friday, 1/1 - The DFPF offices will be closed on New Year's day.

Sunday, 1/3 - The First Sunday Meeting of the Dallas Retired Police and Firefighter Association meets at 1 p.m. in the second floor training room of the DFPF offices, 4100 Harry Hines Blvd. in Dallas. (See page 6 for more info.)

Tuesday, 1/5 - 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, 1/7 - Dallas Police retiree lunch, 11 a.m. at Mama's Daughters' Diner, 6509 W. Park Blvd. #400 (at Midway Rd.) in Plano.

Saturday, 1/9 - DFD Retirees will meet for the next Ray McCormack Memorial Breakfast at 8 a.m. at the Circle Grill,

3701 N. Buckner Blvd. (at I-30). Please arrive at any time after 7:30 a.m.

Tuesday, 1/12 - 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, 1/14 - The monthly Board meeting will be held at 8:30 a.m. in the second floor Board room of the DFPF offices, 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, 1/14 - 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, 1/15 - DPD retirees will meet at 11 a.m. for lunch at Charco Broiler, 413 W. Jefferson in Oak Cliff.

Monday, 1/18 - The DFPF offices will be closed for Martin Luther King, Jr. Day.

Thursday, 1/21 - DPD retirees will meet at 11 a.m. for lunch at Golden Corral, 1902 Towne Centre Drive in Mesquite.

Thursday, 1/21 - DPD retirees meet monthly for lunch at 11 a.m. in East Texas at Texas Tea Room, 405 Hart St., Quitman, TX.

Thursday, 1/21 - DFD retirees 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

Tuesday, 1/26 - DPD retirees meet monthly for lunch at 1 p.m. at Mixed Up Burger, 3116 Great South Parkway, Grand Prairie.

Wednesday, 1/27 - There will be no "Young at Heart" meeting in January.

Thursday, 1/28 - DPD retirees will meet at 9 a.m. for the monthly breakfast meeting at Circle Grill, 3701 N. Buckner Blvd. (at I-30), Dallas.

FEBRUARY EVENTS

Tuesday, 2/2 - 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, 2/4 - Dallas Police Retiree Lunch, 11 a.m. at Mama's Daughters' Diner, 6509 W. Park Blvd. #400 (at Midway Rd.) in Plano.

Sunday, 2/7 - The First Sunday Meeting of the Dallas Retired Police and Firefighter Association meets at 1 p.m. in the second floor training room of the DPFP offices, 4100 Harry Hines Blvd. in Dallas. (See page 6 for more info.)

Thursday, 2/11 - The monthly Board meeting will be held at 8:30 a.m. in the second floor

Board room of the DPFP offices. Parking is conveniently provided in the upper lot, which is the upper Throckmorton Street entrance (signs will direct you to parking).

Thursday, 2/11 - 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, 2/12 - DPD retirees will meet at 11 a.m. for lunch at Charco Broiler, 413 W. Jefferson in Oak Cliff.

Monday, 2/15 - The DPFP offices will be closed for Presidents' Day.

Thursday, 2/18 - DPD retirees will meet at 11 a.m. for lunch at Golden Corral, 1902 Towne Centre Drive in Mesquite.

Thursday, 2/18 - DPD retirees meet monthly for lunch at 11 a.m. in East Texas at Texas Tea Room, 405 Hart St., Quitman, TX.

Thursday, 2/18 - 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

Tuesday, 2/23 - DPD retirees meet monthly for lunch at 1 p.m. at Mixed Up Burger, 3116 Great South Parkway, Grand Prairie.

Wednesday, 2/25 - DPD retirees will meet for breakfast at 9 a.m. at Circle Grill, 3701 N. Buckner Blvd. (at I-30), Dallas.

Submit Your Event

If you are organizing a meeting or event and would like your event on the calendar, please send us the information at least one month in advance of the event.

Send by e-mail to: KevinK@dpfp.org. Submitted items will be added to the events calendar at www.dpfp.org as space permits and may be edited.



Retiree News and Notes

Dallas Retired Police and Firefighter Association

The Dallas Retired Police and Firefighter Association invites you to their meeting on the first Sunday of each month. The next meetings are on January 3 and February 7.

The group meets in the second floor training room of the DFPF offices at 4100 Harry Hines Blvd. in Dallas. The meeting begins at 1 p.m., but feel free to come early.

The meal is a covered dish lunch, so bring your favorite dish if you are able.

Convenient, free parking is available. Use the second Throckmorton Street entrance (signs will direct you to parking).

We hope to see you there!



Anniversary Dishes

Tom and Janie Covington celebrated their 59th anniversary on December 23, 2015.

Mr. Covington served with the Dallas Police Department from 1966 to 1988.



Ray and Rita Lewis will celebrate their 70th anniversary on February 10, 2016.

Mr. Lewis retired from the Dallas Police Department in 1977 after serving for 27 years.



Dallas Police Retirees Banquet set for April 9

(corrected 1/11/2016)

The Dallas Police Retirees banquet has been scheduled for Saturday, April 9, 2016 at the Doubletree by Hilton Hotel at 3300 W. Mockingbird Lane. There will also be a meet and greet on Friday, April 8 beginning at 5 p.m. at Sports Page Grill, located in the hotel.

Retired and Active DPD are welcome. The banquet will run from 11 a.m. until 3 p.m. and will feature a lunch buffet at the cost of \$30 per

person. A cash bar will also be available. The maximum seating capacity is 250.

For more information, contact Bill Knobel at 214.558.0299, email: bknobel1@verizon.net or Hans Bryson at 214.537.2927, email: redog3075@sbcglobal.net, or John Allen at 817.572.2741.

For hotel room information, call Jeremy Miller at 214.654.1001 or 214.357.8500.

Remembering those we lost in the past year

(12/14/2014 - 12/16/2015)

FIRE

William C. "Bud" Adams
J. G. Bills
Bobby N. Clifton
Charles G. Contreras
Raymond A. Daniell
Horace D. Fugate
Frank L. Holder
Mickey Kent
John P. Lamar
Bill G. Malone
Mardist L. Miles
Noble J. Nixon
Willis A. Parker
Brian A. Partington
Billy M. Peacock
Glynn Rabe
Dalton L. Reed
Rayford L. Searcy
Bobby L. Simmons
Coy A. Spears
Eugene E. Spillman
Roland Taylor
Terry B. Thurman
Joseph C. Tips (Active)
Bobby R. Welsh
Levi T. Whitlow
Robert L. Whitten
James L. Williams
Bob Wolcott
B. G. "Bill" Yarbrough

FIRE SPOUSES

Jo Ann Blackburn	Bonita J. "Jean" Massingill
Patricia J. Boaz	Patsy G. McCarter
Gail J. "Janice" Chandler	Wilda F. McNiel
Doris Davis	Paula B. Prewitt
Mary J. Dennis	Ruby F. Sallis
Marilyn S. Douglas	Joyce A. Searcey
Gwen Evans	Mary A. Smith
Ada L. "Tot" Green	Rosa L. Standifer
Mary M. Hamner	Linda L. Tenney
June Kimbrell	Floyette Waller
Vera L. Lilly	Carolyn F. Wright

POLICE

Jeffrey M. Ambrose (Active)	Charles K. Goodner	Steven J. McKee (Active)
Harvey D. Barbee	Dale Hankins	H. B. McLain
Richard C. Baumgardner	Marie A. Harrell	Hollie M. Morrow
James M. Beene	Reginald W. Harris	J. R. Morrow
Guy D. Benningfield	Ray Hawkins	Gerald D. "Jerry" North
James F. Brumit	Clyde A. Haygood	James W. Owens
George W. "Buck" Buchanan	Ronald G. Heath	Loyd G. Richey
Norman D. Cates	Robert E. Hoffman	Jerry M. Rose
A. C. Christian, II (Active)	Beryl D. "Butch" Holmes	Thomas E. Shaughnessy
Charles W. Clark	Bobby G. Horn	Ivan E. Shelton
Jack W. Clark	Henry H. Horn, Jr.	Floyd D. Simpson
Perry "Pat" N. Cooper	Roger D. Houston	Winnon A. Smith
Robert B. Counts	David W. Kattner (Active)	Ivan R. Stephens
James M. Craft	Rosemary "Rosie" Katzen	Larry S. Tuttle (Active)
Bobby J. Dale	John R. Landers	Harold W. Warren
Melvin D. Felch	William G. Lumpkin	Clovis J. Williams
David B. Flowers	William N. Marshall	Paul O. Wimer
Kenneth M. Francis	Ronnie N. Mason	Marcus C. Winn (Active)
Perry R. Goodell	Clarke I. Maxwell	Cline Wright

POLICE SPOUSES

Sarah L. Barnes	Neva C. Hood
Wanda F. Beaty	Delores G. Hopson
Doris J. Bellah	Nancy J. Langford
Brenda K. Bridges	Joan A. Lisman
Barbara T. Cotner	Irma P. Long
Betty J. Davis	Jean T. Marlow
Ruth E. Day	Jewelene Prelow
Carolyn M. Evans	Frances J. Rivers
Margie M. Griffin	Glynda R. Scott
Maureece K. Hall	Linda L. Smith
Helen J. Hart	Allie M. Southard
Shirley J. Hedrick	Irene Stidham
Joyce N. Hestand	Freida J. Wallace
Nita F. Hilliard	Betty A. Wilson



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New Retirees

DPFP Report

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**CONGRATULATIONS TO OUR
NEW RETIREES**

POLICE

Steve Fuentes
Mark W. McKnight
David M. Singer
Brynley C. Wetton

FIRE-RESCUE

Tommy J. Bloodworth
Samuel D. Dickey
Michael A. Ellis
John M. Houser
Brian R. Hyles
Michael A. Johnson
David P. McFarland
Donovan S. Plummer
Charlie R. Webb

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

**The following will be sent out by
January 31, 2016:**

- Letters to those in DROP who will need to take a Required Minimum Distribution (RMD) in 2016. The letter will provide details on the amount and the timing of the required distribution.
- Letters to those in DROP who will need to take a Required Annual Distribution (RAD) from DROP in 2016.
- Letters to those who are eligible for a \$3,000 tax exclusion for health insurance.
- Form 1099-R to Pensioners with taxable income.
- Annual Benefit statements to all Active members who are not in DROP.
- Annual DROP statements to all Active and Retired members of DROP.