Chairman outlines DPFP plans for 2016

By Sam Friar, Chairman

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 the staggered triggers and will 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%.

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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.

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...
instituted 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

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<tr>
<th>Name</th>
<th>Position</th>
<th>Retired Year</th>
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<td>William C. “Bud” Adams</td>
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<td>Nancy J. Langford</td>
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<td>Carolyn F. Wright</td>
<td>Spouse of Milton Wright</td>
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January Events

Friday, 1/1 - The DPFP 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 DPFP 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 DPFP 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 DPFP 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 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.dfpf.org as space permits and may be edited.
**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 DPFP 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!

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**Anniversary Wishes**

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.

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**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: bknobell@verizon.net or Hans Bryson at 214.537.2927, email: reddog3075@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

**POLICE**
- Jeffrey M. Ambrose (Active)
- Harvey D. Barbee
- Richard C. Baumgardner
- James M. Beene
- Guy D. Benningfield
- James F. Brumit
- George W. “Buck” Buchanan
- Norman D. Cates
- A. C. Christian, II (Active)
- Charles W. Clark
- Jack W. Clark
- Perry “Pat” N. Cooper
- Robert B. Counts
- James M. Craft
- Bobby J. Dale
- Melvin D. Felch
- David B. Flowers
- Kenneth M. Francis
- Perry R. Goodell

**FIRE SPOUSES**
- Jo Ann Blackburn
- Patricia J. Boaz
- Gail J. “Janice” Chandler
- Doris Davis
- Mary J. Dennis
- Marilyn S. Douglas
- Gwen Evans
- Ada L. “Tot” Green
- Mary M. Hamner
- June Kimbrell
- Vera L. Lilly

**POLICE SPOUSES**
- Bonita J. “Jean” Massingill
- Patsy G. McCarter
- Wilda F. McNeil
- Paula B. Prewitt
- Ruby F. Sallis
- Joyce A. Searcey
- Mary A. Smith
- Rosa L. Standifer
- Linda L. Tenney
- Floyette Waller
- Carolyn F. Wright

**POLICE**
- Charles K. Goodner
- Dale Hanks
- Marie A. Harrell
- Reginald W. Harris
- Ray Hawkins
- Clyde A. Haygood
- Ronald G. Heath
- Robert E. Hoffman
- Beryl D. “Butch” Holmes
- Bobby G. Horn
- Henry H. Horn, Jr.
- Roger D. Houston
- David W. Kattner (Active)
- Rosemary “Rosie” Katzen
- John R. Landers
- William G. Lumpkin
- William N. Marshall
- Ronnie N. Mason
- Clarke I. Maxwell

**FIRE**
- Steven J. McKee (Active)
- H. B. McLain
- Hollie M. Morrow
- J. R. Morrow
- Gerald D. “Jerry” North
- James W. Owens
- Loyd G. Richey
- Jerry M. Rose
- Thomas E. Shaughnessy
- Ivan E. Shelton
- Floyd D. Simpson
- Winnon A. Smith
- Ivan R. Stephens
- Larry S. Tuttle (Active)
- Harold W. Warren
- Clovis J. Williams
- Paul O. Wimer
- Marcus C. Winn (Active)
- Cline Wright

**POLICE SPOUSES**
- Sarah L. Barnes
- Wanda F. Beaty
- Doris J. Bellah
- Brenda K. Bridges
- Barbara T. Cotner
- Betty J. Davis
- Ruth E. Day
- Carolyn M. Evans
- Margie M. Griffin
- Maureen K. Hall
- Helen J. Hart
- Shirley J. Hedrick
- Joyce N. Hestand
- Nita F. Hilliard

**FIRE SPOUSES**
- Neva C. Hood
- Delores G. Hopson
- Nancy J. Langford
- Joan A. Lisman
- Irma P. Long
- Jean T. Marlow
- Jeweline Prelow
- Frances J. Rivers
- Glynda R. Scott
- Linda L. Smith
- Allie M. Southard
- Irene Stidham
- Freida J. Wallace
- Betty A. Wilson

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- Margie M. Griffin
- Maureen K. Hall
- Helen J. Hart
- Shirley J. Hedrick
- Joyce N. Hestand
- Nita F. Hilliard
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

(The 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.