

 EMPLOYEES' RETIREMENT FUND OF THE CITY OF DALLAS

FOCUS ON RETIREMENT

FALL 2023

THE TEXAS STATE FAIR IS BACK Y'ALL!



IS YOUR COLA GUARANTEED IN RETIREMENT?

Find out what you can do to ensure that the annual COLA is here to stay!

Read more on page 5



THE CITY OF DALLAS' NEW HEALTH ADVOCATE RESOURCE

The City's new initiative will be your one stop shop for all things health related.

Read more on page 9



WHERE ARE OUR RETIREES?

We have created an interactive map to show you where our retirees reside after working for the City.

Read more on pages 6 & 7

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Big Tex Means Big Fun At the Texas State Fair !

Source: <https://bigtex.com/2023>

» Return of the Giant

Hey there, fellow adventure seekers! Hold onto your cowboy hats because the Big Tex Fair is back and better than ever in 2023! It's time to mark your calendars, gather your friends and family, and prepare for a ride on the wildest, tastiest, and most thrilling rollercoaster of fun you'll find this year.

Picture yourself strolling through a wonderland of sights and sounds, with Big Tex giving you a Texas-sized howdy. The spirit of the Lone Star State is alive and kicking, and you're right in the heart of it all.

From heart-racing rides that make your stomach flip with joy to the classics that put a grin on your face, this fair's got it all. You'll be trading stories about the twists and turns for weeks!

ERF Introduces SMS Messaging!

Stay ahead and stay informed with our ERF text messaging program! We're excited to keep you in the loop with crucial pension updates, holiday reminders, and release dates for our newsletter.

Don't let important information slip through the cracks; Click [HERE](#) or scan the QR code to sign up for our SMS service today and ensure you never miss another ERF newsletter again.



» What Diet?

Let's talk about the real star here: the FOOD. We're talking about a food lover's paradise, where every bite is an explosion of flavor. It's not just about the corn dogs and cotton candy (although those are a must, of course).

No, we're talking about international eats that'll take your taste buds on a world tour without ever leaving the fairgrounds. Don't forget to bring your stretchy pants – you're gonna need 'em!

Savings! Savings! Savings!

- **Family Packages:** Families can take advantage of special group packages that provide substantial savings on admission tickets, rides, and food.
- **Early Bird Specials:** Those who plan ahead can take advantage of early bird discounts on ticket prices, encouraging fairgoers to secure their tickets well in advance.
- **Student and Senior Discounts:** Students and seniors are welcomed with open arms, with discounted admission prices on designated days.
- **Midweek Madness:** Weekdays bring their own rewards with midweek discounts, enticing fair enthusiasts to experience the magic on less crowded days.
- **Group Rates:** Groups of friends, colleagues, or students can access reduced rates on tickets, making the fair an ideal destination for group outings.



CONGRATULATIONS TO SOME OF OUR NEWEST RETIREES!

Employees who retired from December 2021 through February 2022 and agreed to let us share the news

DEPARTMENT	SERVICE	DEPARTMENT	SERVICE	DEPARTMENT	SERVICE
AVIATION		EMPLOYEES' RETIREMENT FUND		POLICE	
Jimmy W. Robinson	17	Anita Gage	28	Barbara N. Keggin	26
Gentry S. Gravens	8	Lisa D. Larry	17	James I. Cunningham	17
David W. Morse	8			Luvenia A. Polk	16
		HUMAN RESOURCES		Brenda D. Winzer	5
BUILDING SERVICES*		Beatrice C. Olivas	10		
Michael E. Topar	26			PUBLIC WORKS	
		HOUSING & COMMUNITY SERVICES		Daniel Mariscal Jr.	23
CODE COMPLIANCE SERVICES		Donna L. Maldonado	25	Charles R. Edwards	23
Alveria D. Washington	24	Glenda Ramsey	5	Jose L. Ayvar	16
Opal R. Hoskins	18			Pedro Hernandez	5
Kenneth E. Trueblood	18	INFORMATION & TECHNOLOGY SERVICES			
		Leland H. Dixon	26	SANITATION SERVICES	
COMMUNICATION & INFORMATION SERVICES		Warren L. Norman	24	Regina L. J. Stewart	23
Deirdre Y. G. Harris	31			Timothy R. Smith Sr.	22
		LIBRARY		Gustave S. Nealy	13
COURT & DETENTION SERVICES		Paula W. Keeth	17		
Gloria A. L. Carter	35	Patricia Ramirez	15	TRANSPORTATION	
Fred T. Gonzales	33	Aghdas Abootorab	14	Robert J. Stutler	22
Thelma M. Jones	27				
Lynetta M. Kidd	26	MANAGEMENT SERVICES		WATER UTILITIES	
Kenneth J. Houston	24	Stephanie R. Arriaga	30	Terry S. Lowery	31
Hobert E. McDonald	23	Patricia D. Middleton	21	Dalila Davila	26
William M. Harper	22			Paulo Perez-Yescas	23
		PARK & RECREATION		Jose G. Turcios	21
DEVELOPMENT SERVICES		Cecilia Mendoza	25	Phyllis A. Jones	15
Felecia Y. Harris	32	Miguel R. Medellin	24	Lucy Hernandez	14
Henry M. Renteria	16	Bradley S. Crubmley	21	George I. Alvarado	11

* Congratulations to Ms. Elsa Cantu who Retired in March 2023 from Building Services with 22 years of service

IS MY COLA GUARANTEED?

Our pension has been around since 1944 and retirees have been receiving benefits ever since. These monthly payments ensure that former city employees are able to provide for themselves and their families during retirement.

As the economy fluctuates so does the cost of everything we need to survive. In order to make sure our retirees can keep up with these ebbs and flows we offer a COLA or a cost of living adjustment to their base pension. The catch is that the state of the economy is directly linked to the COLA.

If the economy is doing poorly, you can usually expect a pretty high COLA percentage. This is evidenced by the fact that the maximum COLA percentage was allotted the last three years. This is because we want to ensure that our retirees will have enough buying power to combat the rising prices of goods.



This benefit has been around for decades, but did you know that it is not guaranteed? It is a privilege that the board members we elect fight to keep intact.

It's crucial to stay updated on pension fund developments. If any changes are made to the fund, the COLA may also be up for review. Retirees and employees must work together to ensure the stability of our pension.

We hope the COLA is here to stay!



UPCOMING HOLIDAYS

During the fall of 2023, the City of Dallas ensures that its employees have opportunities to enjoy various holidays and time off. Here's a brief overview of some of the key holidays and days off for city employees:

Indigenous Peoples Day (Monday, October 9, 2023): Recognizing the heritage and contributions of indigenous peoples, this day offers city employees a meaningful break to reflect and celebrate.

Veterans Day (Friday, November 11, 2023): City employees have the day off to honor and remember veterans who have served their country.

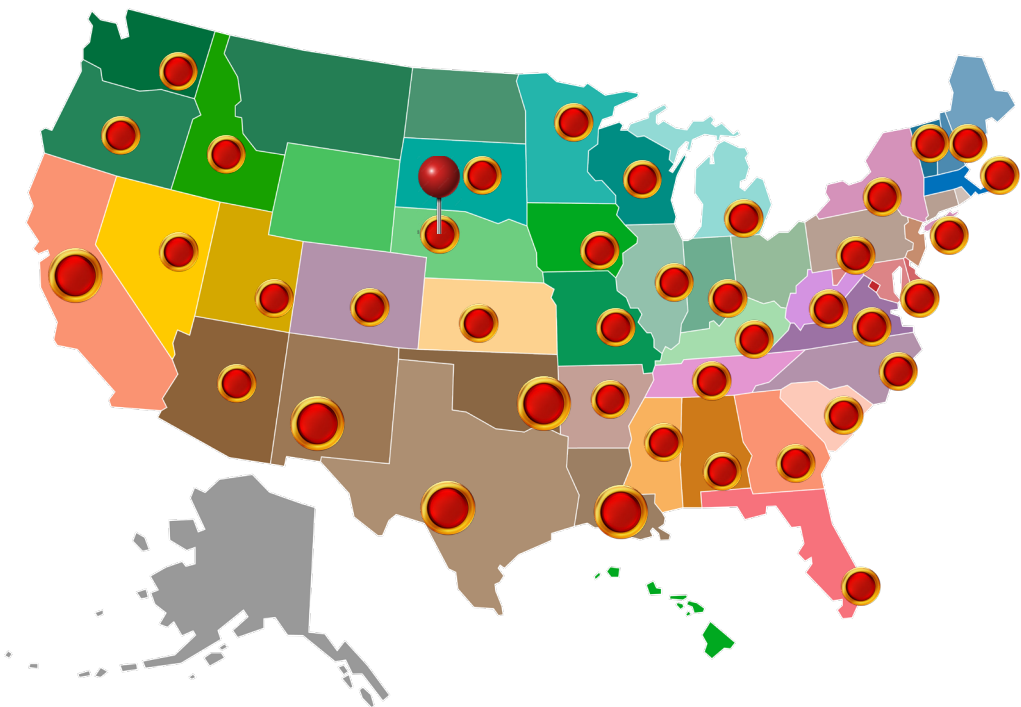
Thanksgiving Day (Thursday, November 23, 2023): City employees can gather with friends and family to enjoy a traditional Thanksgiving meal and give thanks for the year's blessings.

Day After Thanksgiving (Friday, November 24, 2023): Many city employees can enjoy an extended holiday weekend as they have the day off following Thanksgiving.

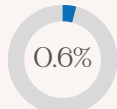
Where Are Our Retirees?

Where Do We Go From Here?

- » We are proud to say that we have Retirees all over the country and across the globe! Twenty years ago we conducted a study to determine exactly where former city employees were living.
- » We are now in 2023 and we want to do it all over again! Click through this map to learn more!



Number of Retirees



Percent of our retirees in New Mexico



New Mexico

New Mexico, nestled in the southwestern USA, is renowned for its enchanting desert landscapes, with the otherworldly White Sands National Park showcasing vast dunes of pure gypsum sand. The state's rich Native American and Hispanic heritage is reflected in its vibrant arts scene. Did you know Los Alamos, New Mexico was where the first atomic bomb was developed?



Where Are Our International Retirees?

Where Do We Go From Here?

- » Our Pension fund gives us the option to retire anywhere in the world. This map demonstrates the retirees who have taken full advantage of this opportunity.
- » Click through this map to learn more!

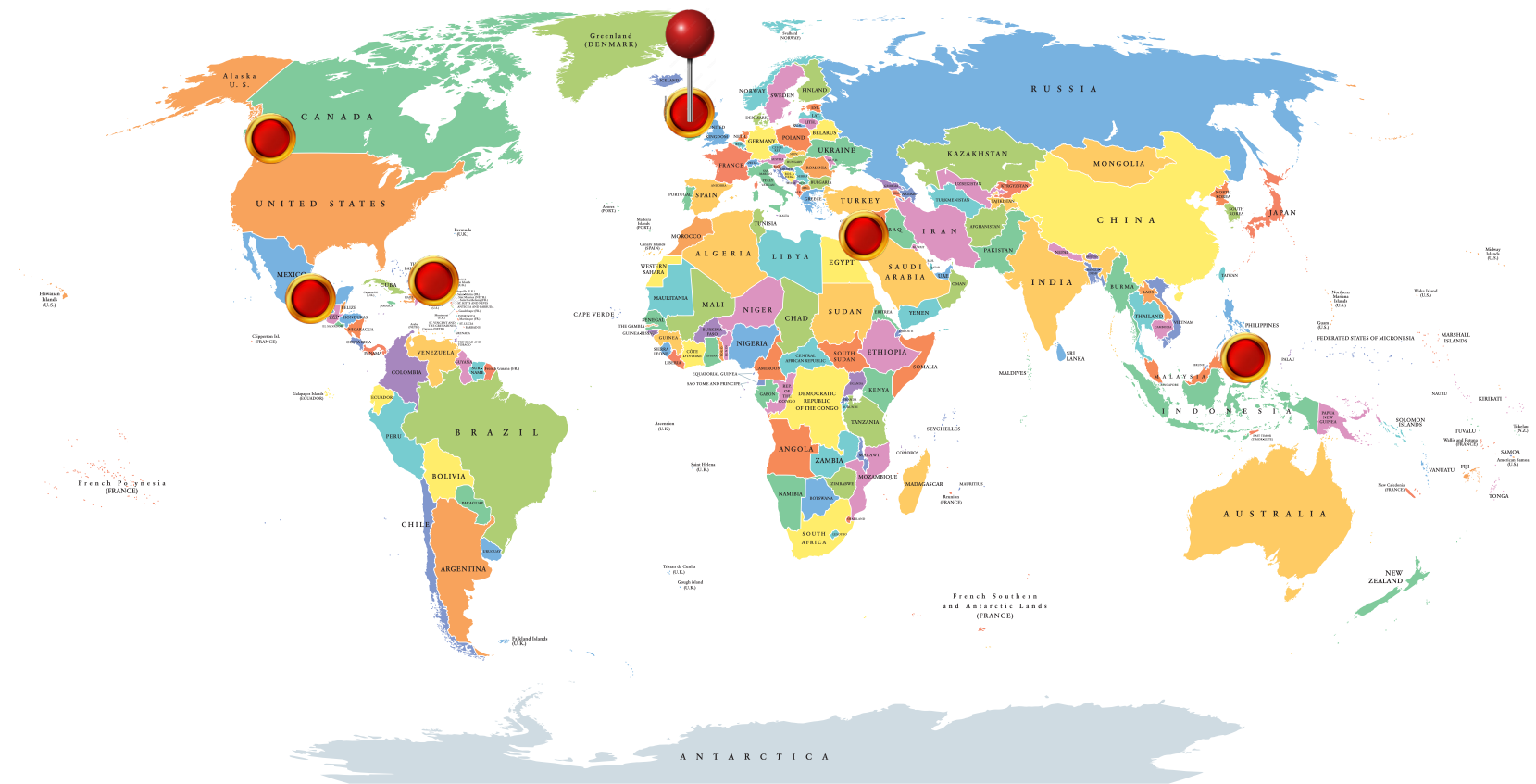


Percent of our retirees in Philippines



Philippines

Retiring in the Philippines offers a unique blend of tropical beauty, vibrant culture, and affordability. With its stunning beaches, lush jungles, and warm climate, the Philippines provides retirees with ample opportunities for relaxation and exploration. The low cost of living, friendly locals, and a range of cultural experiences make it an appealing choice for retirees seeking a tropical and budget-friendly retirement destination in Southeast Asia.



OUR SINCERE SYMPATHY

To the families of our recently deceased members

DEPARTMENT	AGE	DEPARTMENT	AGE	DEPARTMENT	AGE
AVIATION		HOUSING		PUBLIC WORKS, CONT.	
Armando M. Lopez	86	David G. Chavez	66	Edwin Leavenworth III	79
Shelbie J. Linton	72			Hong O. Harper	71
BUILDING MANAGEMENT SERVICES		LIBRARY		SANITATION SERVICES	
Richard G. Summerlin	63	Patricia A. Tackett	67	Jose R. Reyes	89
CODE COMPLIANCE SERVICES		MANAGEMENT SERVICES		David R. Bustos	75
Pamelia D. Anderson	61	Richard A. Biltz	96	Lemuel T. McKinney	63
CONVENTION CENTER			81	STREETS	
Lawrence Jones	92	OFFICE OF COMMUNITY CARE		B.J. Blackwell	89
DEVELOPMENT SERVICES				Tyrone Andrews	82
Thomas J. Row	76	OFFICE OF CULTURAL AFFAIRS		Kenneth C. Haggard	82
Todd A. Duerksen	69	Richard R. Benzon	83	Juan Alcala	74
		Clifford L. Studdard II	77	Phillip Jackson	69
ENVIRONMENTAL & HEALTH SERVICES		OFFICE OF PROCUREMENT MANAGEMENT		Erasmo Salinas	64
Hazel N. Cattlett	88			TRINITY WATERSHED MANAGEMENT	
Norma B. Vann	70			David W. Bell	59
EQUIPMENT & BUILDING SERVICES		PARK & RECREATION		Damion D. Redmond	51
James R. Richard	84	Judith J. Smith	90	WATER UTILITIES	
Lois A. Metz	82	Leo McFadden	84	Thomas E. Taylor	89
Robert D. Wade	73	Alfredo F. Blanco	78	J.C. Lewis	85
EQUIPMENT, COMMUNICATION & INFORMATION SERVICES		Ricardo F. Herrera	77	Carl Heath III	76
John W. Raz	80	John L. Owens	76	Hazel Banks	75
EQUIPMENT & FLEET SERVICES		Paula M. Austin	75	James L. Yellowfish	72
Harry W. Shields	62	Juan Munoz-Saldivar	65	Gonzalo J. Jaramillo	71
FIRE		Beatrice B. Black	64	Donald R. Warren	66
William C. Rhyne	67	POLICE		James M. Shackelford	66
		Lena A. Fendell	78	Evelyn M. Bankston	65
		PUBLIC WORKS		Epifanio Quintanilla	64
		James M. Reid	93	Russell L. Sheets	63
		Delia Paez	84	Gerardo R. Belmontes	60

CITY OF DALLAS IMPLEMENTS NEW HEALTH ADVOCATE RESOURCE



Retirement is an important milestone, but it can also come with many questions about healthcare and Medicare.





The City of Dallas has partnered with Health Advocate to help make navigating your healthcare easier. Whether you're a current pre-65 or post-65 retiree, considering retirement or transitioning to post-65, our experts can walk you through all of your choices so you can make the best decisions.

To access this new tool click [HERE](#) or call (866) 799 2731.

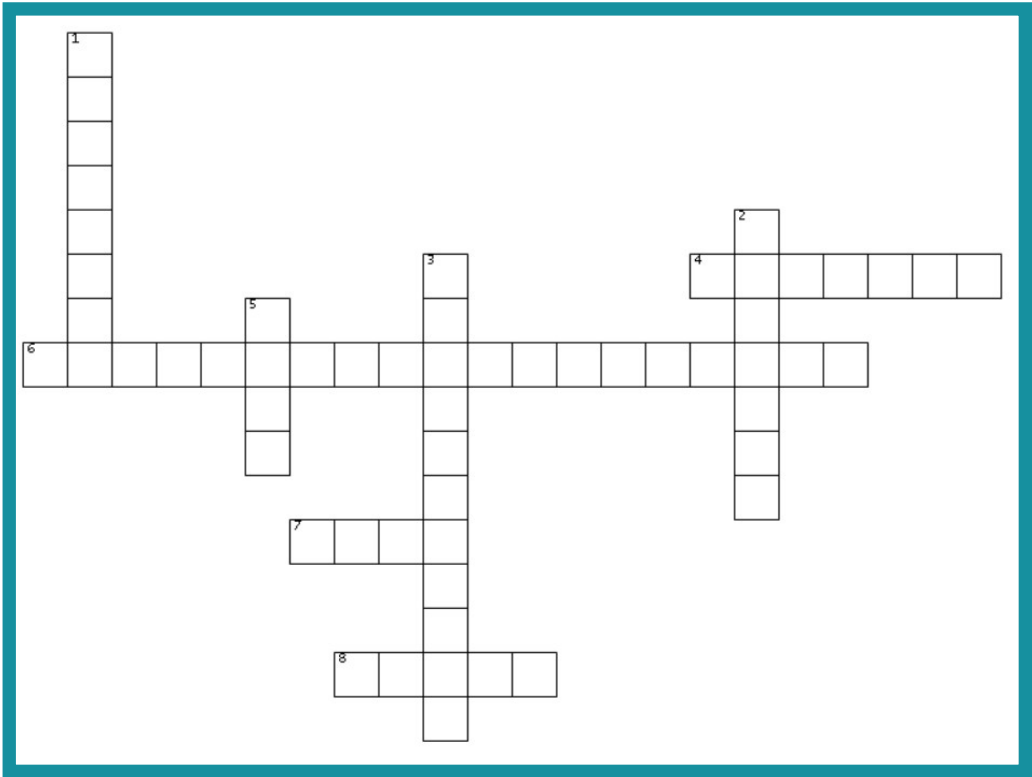
Scan QR code to learn more.



Health Advocate Can Help You...

-  Answer all of your questions about the benefits provided by the City of Dallas
-  Explain your Medicare and City of Dallas health plan options, and help choose the best plan for you by comparing coverage, costs and features
-  Review the many plans and parts of Medicare, what each covers, and what they cost
-  Inform you about enrollment deadlines and when to sign up to avoid paying late enrollment penalties
-  Explain how Medicare works with your employer's/ spouse's plan and whether you can delay or should enroll; do a side-by-side comparison
-  Let you know if your doctors participate in the Medicare plan, and if your medications are in the plan's formulary
-  Find Medicare-participating physicians, schedule appointments
-  Help with questions about the application process
-  Inform about eligibility for financial assistance to pay for Medicare, including extra help to cover prescription drug costs
-  Help you understand your options for health savings accounts and what happens with the account when you enroll in Medicare

HOW WELL DO YOU KNOW YOUR PENSION?



Show us what you're made of with this Pension Connection terms crossword puzzle! (Hint: One of these terms appears in this newsletter.)

Look out for the answer key on our social media @DallasERF !



ACROSS

- 4. The process of becoming eligible to receive employer-contributed pension benefits after working for a certain period.(5 years)
- 6. the money deposited into a pension plan by both the employer and employee, typically on a regular basis, to fund future retirement benefits.
- 7. A credit of time towards retirement eligibility awarded to Tier B members for previous work at a government entity
- 8. The Dallas City Retired Employees Association is a voluntary non-profit organization benefitting retired employees of the city of Dallas

DOWN

- 1. An estate, person, or entity you choose to receive a refund of contributions or a lump sum payment in the event of the death of an active member or retiree
- 2. An online seminar put on by the ERF team covering topics such as fidelity and healthcare to prepare active employees for retirement
- 3. A person who is entitled to a monthly benefit in the event of the death of an active member or retiree
- 5. An annual increase added to the base pension in accordance with the state of the economy



EMPLOYEES' RETIREMENT FUND

1920 McKinney Avenue, 10th Floor Dallas, Texas 75201

T | 214-580-7700

F | 214-580-3515

retirement_fund@dallaserf.org

www.dallaserf.org

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