



Taking Social Security Early May Cost You

By Melissa Harris – ERF Communications Manager

Deciding when to claim your Social Security benefits may be one of the most important financial decisions you will make. Your decision will affect how much you'll get from Social Security and what benefits will be available for your spouse, children and, possibly, survivors. Social Security allows you to begin your benefit as early as age 62, as late as age 70 or anytime in between. The longer you wait, the larger your monthly payments.

Full Retirement Age

Some City of Dallas employees retire before the age of 62. If you are eligible to receive a Social Security benefit in 2017, there is an annual earnings limit of \$16,920 if you're under Full Retirement Age (FRA). FRA for those born between 1943 and 1954* is age 66. If your earnings fall below the limit, you will receive your full social security benefit. Earnings made after retirement do not count towards the earnings limit. * To find your FRA by your date of birth go to www.ssa.gov/planners/retire/ageincrease.html

Special Rule for First Year of Retirement

Usually, those retiring mid-year have earned more than the annual earnings limit. The rule for those in their first year of retirement is if you earn \$1,410 or less per month after you retire, you're eligible to receive your social security benefit. To learn more about the rule visit this website www.ssa.gov/pubs/EN-05-10069.pdf.



Example

Michael retires from the City of Dallas in May 2017, his accumulated pay is \$24,000. He is 62 years old and decides to take a part-time job from July to December earning \$850 a month. He applies and receives Social Security benefits for July to December of 2017 because his monthly earnings are less than \$1,410.

The reductions covered in this article are for taking your Social Security benefit before your FRA. As a City employee, your Social Security benefit may also be reduced under the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

To learn more about WEP and GPO, visit the Social Security Administration's website at www.ssa.gov/planners/retire/gpo-wep.html.

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Air Travel ID Requirements Change in 2018

Source: American Association of Retired Persons website, aarp.org

Beginning in January 2018, driver's licenses from some states will be rejected as a form of identification for boarding an aircraft.

The Transportation Security Administration (TSA) has been gradually implementing the REAL ID Act passed by Congress in 2005. TSA has announced that starting next year it cannot accept some state driver's licenses because they don't meet current, acceptable security standards.

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Our Sincere Sympathy To The Families Of Our Deceased Members

April 2017 - August 2017

DEPARTMENT	AGE	DEPARTMENT	AGE	DEPARTMENT	AGE
Aviation		General Services		Police, cont.	
Johnny L. Bray	68	Rojelio S. Garcia	64	Irma Mack	66
City Attorney's Office		Health & Human Services		Office of Economic Development	
Roxanna Garcia	79	Willie E. Hucks	79	Doyle W. Donehoo	76
City Controller		Housing		Sanitation Services	
Mary L. Mann	89	Cecil E. Jordan	100	William D. Graves	67
City Secretary's Office		Julia B. Warren	73	Melquiades Cerda	66
Rhonda S. Waits	61	Library		Street Services	
Civil Service		Hannah Brahinsky	94	Reyes J. Renteria	70
Kochuparackal T. Abraham	73	Marsha D. Lockwood	74	James E. Littlejohn	64
Communication & Information Services		Mark M. King	56	Walter J. Klinger	64
Craig Lindsay	70	Municipal Court/Judicial		Efrain Espinosa	61
Ronald K. Hudgens	68	Max Fuentes, Jr.	90	Streets & Sanitation	
Convention & Event Services		Park & Recreation		Harold L. Bird	86
Ruth I. LaFever	93	F.E. Killebrew	94	Carlton H. Martin	85
Environmental Health Services		Arthur McKnight	94	James A. Borden	76
Billy W. White	90	Maria P. Mendoza	92	Robert E. Mack	65
Equipment & Automotive Services		John E. Bolluyt	75	Street, Sanitation & Code Enforcement Services	
Charles E. Cooper	90	James Jones	65	Nowana J. North	78
Equipment & Building Services		Sandra K. Phillips	64	Sustainable Development & Construction	
Richard E. Fitzhugh	93	Jerry D. Harrison	63	Hilda F. Lewis	70
David C. Rousseau	73	Pablo Carbajal	59	Water Utilities	
James E. Clinton	68	William Stanley	44	Roman Z. Gutierrez	95
Marvel May	67	Police		Iva J. Waldrup	93
Jearline Henderson	64	Frances N. Graham	90	E.G. Varghese	71
Equipment, Communication & Information Services		Geraldine Perry	85	Patricia A. Darby	69
Doris A. Orborn	77	Jackie L. Ridgeway	85	John D. Pate	65
Fire/Rescue		Allen R. Old, Jr.	80	Darrell W. Molidor	64
Loyd McConnell	85	Edwin H. McNutt	79	Samuel Hernandez	61
		Brenda A. Doing	73	Hector Esquivel	58

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The state of Texas driver's license *is compliant* with the REAL ID Act.

But, the residents of the following nine states must use a passport or some other government-approved identification:

- Kentucky
- Maine
- Minnesota
- Missouri
- Montana
- Oklahoma
- Pennsylvania
- South Carolina
- Washington

Several other states have been granted extensions while they prepare to comply with the requirement. The REAL ID Act was based on recommendations of the 9/11 Commission to guard against terrorist attacks.

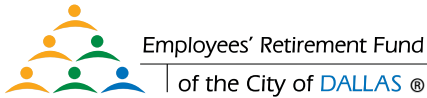
To learn more about the REAL ID Act, visit the frequently asked questions web page at www.dhs.gov/real-id-public-faqs.



Congratulations To Some Of Our Newest Retirees!

Employees who retired in the months of April 2017 - August 2017 and agreed to let us share the news are listed by their department and years of City service.

DEPARTMENT	SERVICE	DEPARTMENT	SERVICE	DEPARTMENT	SERVICE
Aviation		Housing/Community Services		Sanitation Services, cont.	
Pedro B. Bernabe	17	George T. Williams	21	Juan M.C. Del-Bosque	6
City Attorney's Office		Cynthia B. Wachtler	19	Street Services	
Julie B. Essenburg	26	Human Resources		Alberto Boisse	33
City Manager's Office		James E. Barnett	11	Reginald O. Moody	33
Jill A. Jordan	25	Library		Ruben L. Macias	21
Code Compliance Services		Randy L. Shadel	19	Barbara A.S. Roy	17
Braylon R. Morrison	30	Mary C. Barron	16	Sedrick Warner	17
Gloria J. Smith	28	Karen J. Risser	8	Sustainable Development & Construction	
Mario A. Cooper	22	Management Services		Gerald A. Svec	31
Norman R. Heunermund, Jr.	13	Cheryl L.K. Nichols	21	Martin J. McComas	25
Cynthia J. Williams	13	Office of Risk Management		Luann Brown-Taylor	24
Jose B. Caceres	8	Paul H. LaCaze	26	Trinity Watershed Management	
Cheryl L. Sommerfield	8	Teresa A. Jones	25	Dianne J. Hahn	33
Communication & Information Services		Park & Recreation		David F. Garcia	20
George Sampson, Jr.	31	Wanda E. Lee	29	Odis L. Cobb	2
Jack Hancock	17	Theresa A. Wortham	28	Water Utilities	
Convention & Event Services		Kenneth Nelms	27	Brenda Burroughs	32
Charlotte Allen	25	Ramon Castillo	19	Dorcas Y. Jones	32
Bonnie G. Zitek	17	Willie J. Mitchell	10	Michael B. Houser	30
Bernard Drake	10	Police		Bryant K. Bertrand	28
Court & Detention Services		Andrea Yellowfish	31	Julio Flores, Jr.	28
Estella F. Villarreal	23	Johnnye R Wakefield	29	Marilyn J. Griffin	28
Equipment & Building Services		Larry D. Taylor	26	Celma S. Geipe	27
Joseph M. Durand	13	Sanitation Services		Fredrick Smith	27
Dennis R. Hurd	6	Jose S. Solis	28	Rodolfo Carrillo	22
		Roberto Reyes-Domingo	20	Russell Sheets	21
		Antonio Pina, Jr.	8	JD Murray	13



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Help ERF Support a Local Charity

The Employees' Retirement Fund of the City of Dallas is proud to partner with a local tax-exempt 501(c)(3) charitable organization to give back and help our neighbors in need.

Starting on October 10, ERF began accepting donations to help the needy. The effort will continue through December 1. The charity will then be distributing your donations to help tackle issues like hunger, food insecurity and homelessness across the city of Dallas.

ERF staff chooses one local charity each year to donate to; this year we are asking you to join us in this effort. The charitable organization's mission is to provide resources that make positive sustainable changes to improve accessibility to a broad range of education and services to empower families, schools and communities.

How Can You Help?

You can bring donations of gently used clothing, toiletries, bedding and food to the Employees' Retirement Fund offices at 600 N. Pearl Street, Suite 2450 in Dallas, TX Monday through Friday from 8:30am to 5:00pm.

What kinds of items should I bring?

The following are examples and suggestions of items that the charity needs. Items should be clean and in new or gently-used condition.

- Clothing: Winter garments -- (coats, sweaters, hats, gloves, scarves) -- socks & any other clothing items
- Toiletries: Travel or full-sized shampoos, soaps, conditioners, toothbrushes, toothpaste & shaving cream
- Bedding: Sheets & pillowcases for beds of all sizes
- Food: Non-perishable foods & canned goods

