

"It is our mission to provide retirement benefits and superior service to advance the financial security of our members."

Tips for Managing Your Affairs in Retirement

Estate Plan – Making a will or an estate plan is a task often put off for later. Like many people, you probably spent more time planning your retirement than your estate. It's more fun deciding what you'll do when you stop working than figuring out what will happen to your assets when you die. To make estate planning a little simpler, break it down into these three considerations: your property and financial assets, your children, and medical decisions.

- If you have property and assets, use an estate-planning lawyer to help you. It's especially important if you were married more than once.
- Periodically verify the beneficiaries you have named to receive life insurance and retirement benefits to ensure that they are in line with your wishes.
- Discuss your plan with family members so they understand it.
- Name a proxy who can handle your health and financial affairs if you are not able to.

Address Changes – When you move there are so many things to remember; you must turn on the electricity, phone, water, cable and more. There is one other important thing to remember; let the Employees' Retirement Fund know you've moved as well. ERF needs a written and signed change of address form from you. You can use the form



available on the ERF website at www.dallaserf.org/OnlineForms.html. If you prefer, ERF can accept a written note stating your previous address, your new address and don't forget to sign the address change request before mailing it to ERF.

Changing Banks – It probably goes without saying that if you decide to change the bank where your pension check is deposited, you need to let ERF know. If you let us know prior to the 15th of the month, we can make sure your pension is deposited into your new account. If you let us know after the 15th of the month, we will issue you a check and deposit the next pension check into your new account.

Change in Marital Status - If you get married or your spouse dies after you retire, please let the ERF office know.

This is an exciting and busy time in your life. Remember there is still business you have to take care of periodically. If there are any changes in your life that may effect your pension, call ERF at 214-580-7700 or write us at 600 North Pearl Street, Suite 2450, Dallas TX 75201.



State Fair Celebrates Texas Diverse Culture

Source: Texas State Fair website – www.bigtex.com

It's that time of year again; the State Fair of Texas is back bringing all your favorites, plus a few new additions! The Fair is kicking off its 24-day run with an all-star lineup of food, festivities and family fun. Celebrating 129 years of Lone Star tradition, the 2015 exposition is themed "Passport to Texas" and opens Friday, September 25, in historic Fair Park.

Fair food fanatics will love the newest addition to the Fair's list of daily discount programs – **Thrifty Thursdays**. Participating food vendors are offering one of their signature menu items at a reduced price, ranging from mini versions to regular-size items. Featured items include State Fair classics like corny dogs and funnel cakes, plus many more. A list of participants is available at bigtex.com/thriftythursdays.

There are so many attractions to enjoy; you probably will not get to all of them in one day. Some of the things you will find at this year's Fair: for the kids there is the **Big Tex's Farmyard** near Kid's Boardwalk; **Guitarras de Mexico is** a special exhibit featuring the history of guitars, guitar makers and guitarists; and the **ZuZu African Acrobats** will perform daily on the Esplanade.

Tickets & Transportation to the State Fair of Texas

- Free admission on Thursdays Seniors age 60 and older get free admission to the Fair on Thursdays.
- **Dr Pepper after 5** bring an empty Dr. Pepper can, and admission is \$5 all day on Tuesdays. Bring a can any other day after 5 pm and admission is half price.
- **\$4 Admission on Wednesdays** admission is \$4 for each visitor who brings four cans of food.



City Employee Wins Blue Ribbon

With more than 1,100 competition categories including photography, canning, art, sewing and cooking, the State Fair's Creative Arts competitions professionals provide and amateurs a showcase for their creative skills. In the category of, "Canning - Salsa Mild," Employees' Retirement Fund Senior Accounting Specialist

Cheryl Chapman won the 1st place blue ribbon. This was Cheryl's sixth attempt at the grand prize; she previously won 2nd place twice in the competition. One of Cheryl's friends suggested that she remember what she was doing when she won 2nd place and go back to her original recipe to see what changes she might make. Cheryl said about her win, "Over the last couple of years I have tweaked my recipe hoping for just the right winning flavor."

- Coke \$6 Thursdays bring an empty 20 oz. bottle of a Coca-Cola product and enter for \$6.
- KISS-FM Fridays \$13 admission on Fridays with a coupon you can download at, www.1061kissfm.com.

For more information on the State Fair of Texas, call 214-565-9931. And remember you don't have to drive to the Fair! The Dallas Area Rapid Transit (DART) Green Line train will take you there. For train schedule and fare information, go to the DART website at http://www.dart.org or call 214-979-1111.



Fund Facts

Oldest retiree is 103. Oldest survivors are 105 & 107.

Oldest employee was born in 1928.

Youngest employee was born in 1996.

Retiree with the most years of civilian service, Melesio Perez with 54 years.

APRIL - AUGUST 2015

CONGRATULATIONS TO OUR NEWEST RETIREES

DEPARTMENT	SERVICE	DEPARTMENT	SERVICE	DEPARTMENT	SERVICE
Aviation James Bride Johnny Evans Joe L. Davis, Sr. City Controller's Office Michael A. Bailey Civil Service Martha A. Santos Annabell Chantaca Communication & Information Francis M. Brooke Court & Detention Services Georgette Johnson Gwendolyn S. Hamilton Equipment & Building Service Dexter W. Sanders Johnie C. Ellis Kenneth M. Gaiennie, III Phillip E. Sundstrom	26 21 15 9 31 23 on Services 26 30 22	DEPARTMENT Judiciary Michael L. Dunlap Duane D Bennett Park & Recreation Barbara S. Barnette Janet R. Hyde Johnny H. Horton Thomas Ramirez, Jr. Kenneth D. Beam Jill M. Beam Richard Zavala, Jr. Police Donna G. Gomez Robert G. Bailey Maria G. Hesch Yolanda Washington Donna S. Diaz Donald E. Cooper Inactive - Deborah K Lister Mae E. Blacksher	SERVICE 34 30 33 30 29 25 18 16 8 27 25 25 25 25 25 25 25 25 25 25	Library Johanna H. Johnson Patrick S. McKinney Sanitation Services Benjamin R. Walker, Jr. Eric Malone Leonard R. Charles Street Services Carlos Gonzales Rosalyn R. Ellis Sustainable Development & Co Cary D. Pritchett Trinity Watershed Managemen Jimmy C Williams Pat C. Remigio Water Garry L Winn Cesar A G Baptista Benny F Cernosek	33 11 29 28 19 22 mstruction 27 nt 31 21 32 30 29
Phillip E. Sundstrom <i>Financial Services</i> Guye Loujeanne <i>Housing / Community Servic</i> Teressa Page-Davis	15	Mae E. Blacksher <i>Public Works</i> Gregory A. Cook Regis C. Barber James R. Dowdy Thomas J. Morris	WorksWilliam J ColwellWorksKevin L Brownry A. Cook39C. Barber30R. Dowdy25	William J Colwell Kevin L Brown Lamar D Booker	29 26 24 23 17

OUR SINCERE SYMPATHY TO THE FAMILIES OF OUR DECEASED PENSIONERS & EMPLOYEES

DEPARTMENT	AGE	
<i>Aviation</i> Juan M. Suarez	91	
Jose G. Morales	86	
David W. McNeil	70	
<i>Civil Service</i> Dorothy A. Aheron	90	
Communication & Information Sevices		
David E. Dilworth	73	
Arthur Liggett	73	
<i>Economic Development</i> Charles Underwood	81	
Equipment & Building Services LRD McKinney, Jr.	83	
Jimmie L. Aaron	65	
<i>Fire</i> Frank D. Pena	83	
<i>Finance</i> Lloyd Thrasher, Jr.	90	
Housing & Neighborhood Services John H. Latham	84	
Roy J. Whiteside	81	
<i>Information Services</i> Charles K. Bowers	84	

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1	<i>Library</i> Maudella Columbus	02
6		92
0	Ervin Eatenson	90
0	Wanda J. Graham	87
	Elvera L. Dunn	68
	Park & Recreation Woodrow W. Warren	00
3		99
3	Daphne Stokes	89
	Gilbert Ramirez	87
1	Tommy E. Lacour	49
	Personnel	0.2
3	Mary J. Kelly	92
5	Police	
	Margie Lancaster	83
3	John D. McCarthy	81
	Rudolph Leza	77
C	John J. Ryzman	73
	Rosemary Hills	71
4	June E. Pierson	56
1	Public Works and Transportation	
•	Bernardo Acevedo	83
4	Betty P. Turner	83
	Purchasing	
	Gwen B. McConathy	92
	Florence Sumners	92

DEPARTMENT	AGE
Sanitation Services William L. Hall	84
Henry M. Young	80
Mariano T. Puente	78
Norvell Grant	59
Ray J. Rushing	58
Street Services Ronald A. Murphy Jerry K. Patton	65 46
Street & Sanitation Services	10
Luther Anderson	86
Charles Ballard, Sr.	75
<i>Transportation</i> Margery A. Hollis	88
Water Utilities	
Mildred Davis	96
Martin J. Alcala	92
Pravin Shrimankar	76
Esequiel C. Cavazos	73
John P. Johnson	73
Robert F. Thrash	71 69
Thomas L. Jackson	69 67
Robert L. Shiplett Larry D. Thomas	67
Cecelia M. Adcock	57
Anthony Champion	42
Grady R.Coomes	40



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A Woman to Appear on the \$10 Bill in 2020

In 2020, a woman's photo will appear on the \$10 bill to join Alexander Hamilton. Many nominations have been made.

Time magazine asked its readers to offer big-name options, and these are the results:

• 60 percent wanted Susan B. Anthony, A social reformer and feminist who played a pivotal role in the women's suffrage movement.

• 54 percent suggested Harriet Tubman. Born into slavery, she escaped and led enslaved people to freedom along the Underground Railroad.

• 54 percent suggested Sacagawea, a Shoshone woman who accompanied the Lewis and Clark Expedition as an interpreter and guide during their exploration and adventures.

 53 percent wanted Eleanor Roosevelt, the First Lady, who was a writer, political activist, and wife of President Franklin Delano Roosevelt.

• 49 percent suggested Amelia Earhart. Congress awarded her the Distinguished Flying Cross, the first given to a woman. She felt men and women were equal in "jobs requiring intelligence, coordination, speed, coolness, and willpower."

Recently a Bloomberg article found that historians are building a convincing argument to U.S. Treasury Secretary Jacob J. Lew, for abolitionist Harriet Tubman. The Treasury Department has been polling people since June of this year about which woman to honor on the redesigned \$10 bills. The new bills will debut in 2020, the 100th anniversary of the passage of the 19th Amendment, which gave women the right to vote.

The last time a woman was featured on U.S. paper money was from 1891 to 1896 when Martha Washington was on a \$1 silver certificate. Before that, Pocahontas made a brief appearance on a \$20 note from 1865 to 1869.

As to which face is next in line to appear on the \$10 bill, Treasury Secretary Lew is asking for ideas from the public, including not only which woman should be selected as a representative of inclusive democracy, but also which symbols of democracy should be included on the new bill. You can share your opinion by visiting their site https://thenew10. treasury.gov.

What You Should Know About Your 2016 City Health Insurance

Source: City of Dallas Health Benefits Department - 1-855-656-9114

Open enrollment for 2016 health insurance coverage is from September 28 – October 23. If you would like to make any changes to your current health insurance plan with the City of Dallas, call the Benefits Service Center at 1-855-656-9114. If you are satisfied with your current health insurance selections, they will continue in 2015 with no action required by you. The following are several changes in 2016 you should be aware of:

Health Insurance Changes in 2016

- Visit a facility in the enhanced benefit tier, and the plan pays your facility charges at 90% coinsurance after you meet your deductible. The enhanced benefit applies only to facility charges (supplies, equipment, exam rooms).
- For certain high-cost prescription drugs, you may need to try two alternative, generic medications first before "stepping up" to a more costly treatment. UHC will contact you if your prescription requires step therapy.
- If you elect to fill a brand-name medication when a generic is available, you will pay your generic copay and the difference between the brand-name and the generic medication.
- Some specialty drug formulary prescriptions must be filled with a drug on CVS/Caremark's approved list.
- If you fill your prescription with a drug on the "excluded" list, you will be required to pay the full cost.

Medicare Insurance Plan Information Meeting

At the age of 65, you have the opportunity to participate in the Medicare insurance plan. The City has planned an informational Medicare meeting for you on Friday, October 16th at City Hall, L1FN Auditorium from 10 AM to 12 PM.

For more information, contact the Benefits Service Center at 1-855-656-9114 or email hrbenefits@dallascityhall.com.