

DECEASED MEMBERS  
& NEWEST RETIREES

STATE FAIR CELEBRATES  
TEXAS PRIDE

CHANGES TO YOUR 2015  
HEALTH INSURANCE

OUR 70TH ANNIVERSARY

DISCOUNTS & GOOD  
DEALS FOR RETIREES

# Retirement Connection

October 2014

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



Carla D. Brewer, Chair  
ERF Board of Trustees

## Dallas ERF Successfully Completed The Asset And Liability Audit

Did you ever wonder how the Employees' Retirement Fund ("ERF/Fund") determines the funds needed now to pay benefits in the future? Calculating the probable future needs (liabilities) and future resources available for benefit payments (assets) is the business of actuarial firms. ERF has an actuarial firm, Gabriel Roeder Smith and Company, that provides information each year based on our plan and the makeup of members. This vital information is used to set contribution rates and gives a glimpse of the outlook for the future for members of the plan. To ensure the firm is using appropriate methods and good data, the Retirement Fund conducts an actuarial peer review every three years. The last peer review was conducted by Milliman in 2013.

In addition, State law (Texas Government Code 802.1012) requires that, once every five years, an independent actuary audit the actuarial valuations, studies and reports for the most recent year. The City of Dallas ("City") expanded the scope of the audit this year, to include a review of valuations and reports for five calendar years, from 2008 through 2012. Furthermore, the City chose the most detailed type of audit, a replication audit, which requires that the third party auditor (Foster & Foster) take the data and rerun a full valuation for each of the years under review. The City also decided to conduct a review of the assets held by Dallas ERF (hiring CliftonLarsonAllen for this project). The scope of the asset audit included verification that assets were reported properly, review of the methodologies used to determine the value of alternative assets and examination of administrative and investment expenses.

*...audits confirm that ERF is valuing assets in accordance with best practices and that the Fund actuary has consistently provided a reasonable valuation...*

The Board of the Dallas ERF or ("Board") is pleased that the results of the audits confirm that the Dallas ERF is valuing assets in accordance with best practices and that the Fund actuary has consistently provided a reasonable valuation in regards to the financial position of the Employees' Retirement Fund of the City of Dallas.

During my tenure on the Board, the Fund has successfully passed many audits. Dallas ERF has an annual financial audit conducted by Grant Thornton. We have not received a management letter for over 10 years. We have the actuarial peer review conducted every three years. And now we have the City's actuarial audit and asset audit gives us further verification that the information we use is reliable. As fiduciaries, the Board wants to let you know that we have financial controls in place to protect the Fund.

## Congratulations To Some Of Our Newest Retirees!

Employees who retired in the months of April 2014 - August 2014 and agreed to let us share the news are listed by their department and years of City service.

### City Attorney's Office

Janice S. Rogers 21

### City Auditor's Office

Marsha G. Perkins 13  
Lanita E. Ray 10

### City Controller's Office

Mary J. Fluellen 28  
Egbert S. Hood 27

### Communication & Information Services

Vicki E. Carusi 13

### Convention & Event Services

Jimmy Porter 29  
Oscar C. McGaskey Jr. 23

### Court & Detention Services

Cheryl L. Newson 28

### Development Services

Elizabeth J. Aikin 12

### Equipment & Building Services

Daniel M. Bowe 31  
Deborah S. Bunton 29  
Floyd R. Gersic 28  
Glenda R. Counts 27  
Michael Plattero 20  
Reginald J. Wilson 8

### Human Resources

William N. Floyd 23

### Judiciary

John N. Rodgers 26

### Library

Leyla Duarte 20  
Lesly M. Smith 8

### Park & Recreation

Barbara S. Kindig 27  
Deborah Krenrich 16  
Alda Johnson 14

### Police

Myra L. England 35  
Donna G. Rockmore 33  
James W. Banks 27  
Susan L. Krawczyk 26  
Gene M. Hagen 17  
Lovie L. Majors 1

### Public Works

Gino L. Price 32

### Sanitation Services

Sheila M. Donaldson 24

### Street Services

Keith R. Nelms 25

### Sustainable Development & Construction

Bonnie B. Meeder 36  
Lonnie C. Johnson 27  
Richard T. Matsuda 19

### Watershed Management

Albert Rios Jr. 18

### Water Utilities

Marvin E. Shaw 34  
Janet R. Grabinski 32  
Laurence O. Robinson 32  
Steve Segovia 29  
Edward S. Craft Sr. 29  
Rey D. Davila 27  
Stephen N. Lambert 27  
Armando G. Reyna 27  
Lawrence C. Luther 26  
Michael L. Mikeska 25  
Jose L. Ayala 24  
Calvin D. Melvin 24  
Dario P. Velazquez 21  
Cosme A. Diaz 20  
John K. Evers 20  
Jimmy C. Lokey 19  
Jose L. Perez 18  
Christopher Pauley 13  
Richard E. Seely 13  
Robert W. Harrison 12  
Jose A. Chio 10  
Ramiro Rodriguez 5

## Our Sincere Sympathy To The Families Of Our Deceased Members

April 2014 - August 2014

### DEPARTMENT

### AGE

#### Budget & Research

Leon Hurse 90

#### Code Compliance Services

Lee C. Cooper 67  
Charles C. Briggs 61  
Clodus R. Stephenson 59

#### Communication & Information Services

Donald W. Green 76  
Matthew F. Ford 69

#### Court & Detention Services

Bobbie L. Baker 47

#### Economic Development

Victor Macias 82

#### Employees' Retirement Fund

Hazel L. Tyler 94

#### Environmental & Health Services

Charles R. Wible 90  
Clayton Kehrl 66

#### Equipment & Building Services

Samuel S. Tredway 64  
Eloy V. Morin 63  
Edwin J. Neyra 56

#### Fire - Rescue

Deborah Barrett 62

#### General Services

Sciller Smith 93  
C. Wade Fairless 84  
Billy K. Shouse 81

### DEPARTMENT

### AGE

#### General Services, cont.

Charles W. Robinson 79

#### Library

John P. Barron 66  
Winfred L. Thomas 58  
Teresa DeRegge 56

#### Office of Cultural Affairs

Charles E. Finsley 75

#### Park & Recreation

Bel I. Juarez 87  
W. D. Kerby 86  
Edith M. Howerton 82  
Jack W. Robinson 82  
Sandra K. Holmes 78  
Martha J. Downey 63  
Paul D. Jones 60

#### Police

Curtis Leary 78  
Walter J. Hott 76  
E. R. Strickland 77  
Kevin D. Cummings 41

#### Public Works and Transportation

Thomas P. Ball 91  
Kelsie V. Jester 85  
Del M. Worth 64  
Rodolfo Arias 63  
David E. Allen 59

#### Sanitation Services

Dave A. McMillon 71

### DEPARTMENT

### AGE

#### Sanitation Services, cont.

Shurnell Gaines 65  
Ricardo Mireles 38

#### Street Services

Ramiro J. Arriaga 68  
Juan C. Trevino 64  
Joe M. Becerra 64  
Gayland Hill 46

#### Street & Sanitation Services

Roy Evans 92  
Ross R. Howard Jr. 86  
Clayton H. Banks 82  
Henry L. Ayers 78  
John E. Roberts 78

#### Transportation

Thomas S. Mathews 72  
Ronald E. Corley 68

#### Water Utilities

Cecil H. Williams 90  
George H. Mitchell 90  
Henry M. Durham 89  
Apolinar Cruz 87  
Fred Hulsey 85  
Leonard H. Davis 76  
David W. Ryburn 74  
Joseph A. Wright 64  
Johnny R. Kovar 63  
Delores Estell 62  
Reynaldo G. Sandoval 61  
Burley Brookins Jr. 60  
John M. Riley 59  
Roderick J. Parks 52



## State Fair Celebrates Texas State Pride

### Fun – Food – Football

Source: Texas State Fair web site – [www.bigtex.com](http://www.bigtex.com)

The State Fair's theme is focused on what they are calling "Texification" in 2014. The Fair has selected "Deep in the Heart of Texans" as its theme for this year's exposition, from September 26 through October 19. The fairgrounds will be designed around the theme of Texas pride with Texas-themed floats and music in the nightly Starlight Parade. To top it all off, flying proudly 120 feet in the air, a 30 by 50 foot Texas state flag.

### This Year's Tasty Fried Treats

Visitors to the fair have often ranked food, particularly fried food, as one of the top reasons for attending the fair. Featured fried delicacies this year are the winners of the

State Fair's Big Tex Choice Award: the best tasting award goes to Fried Gulf Shrimp Boil and the title of Most Creative went to the original State Fair brew – Funnel Cake Ale.

### Annual Football Tradition Continues

Each year four universities matchup to continue a state fair football tradition, in the Cotton Bowl stadium, inside the State Fairgrounds. This year's Southwest Airlines State Fair Classic football matchup, between Grambling State University and Prairie View A&M will be held on Saturday, September 27.

The AT&T Red River Showdown, where the University of Texas and the University of Oklahoma will meet for their annual football rivalry, will be held on Saturday, October 11.

### Tickets & Transportation to the State Fair of Texas

#### State Fair Discounted Tickets:

- Dr Pepper \$5 Tuesdays & \$8 after 5 PM any fair day - bring an empty Dr. Pepper can
- Kroger "Three for \$3" Wednesdays - admission is \$3 for each visitor who brings three cans of food
- Coke \$6 Thursdays - bring an empty 20 oz. bottle of a Coca-Cola product and enter for \$6

2014 General admission is \$16. Seniors age 60 and older admission to the fair is \$13 or receive free admission on Thursdays. 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 web site at <http://www.dart.org> or call 214-979-1111.

## What You Should Know About Your 2015 City Health Insurance

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

Open enrollment for 2015 health insurance coverage is from September 29 – October 31. 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 their new number 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. There are several changes in 2015 you should be aware of, like the decrease in the out of pocket maximum and increases in your pharmacy deductible and premium for retirees not in the Medicare plan.

### Health Insurance Changes in 2015

- Out-of-pocket maximum for medical and pharmacy will decrease from \$10,000 to \$6,350
- Pharmacy deductible will increase from \$240 to \$750
- \$25 increase to non-Medicare eligible retiree plans
- \$25 increase to spouse and family coverage

### 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 10th at City Hall, L1FN Auditorium from 10 AM to 12 PM.

For more information, contact the Benefits Service Center call 1-855-656-9114 or email [hbenefits@dallascityhall.com](mailto:hbenefits@dallascityhall.com).

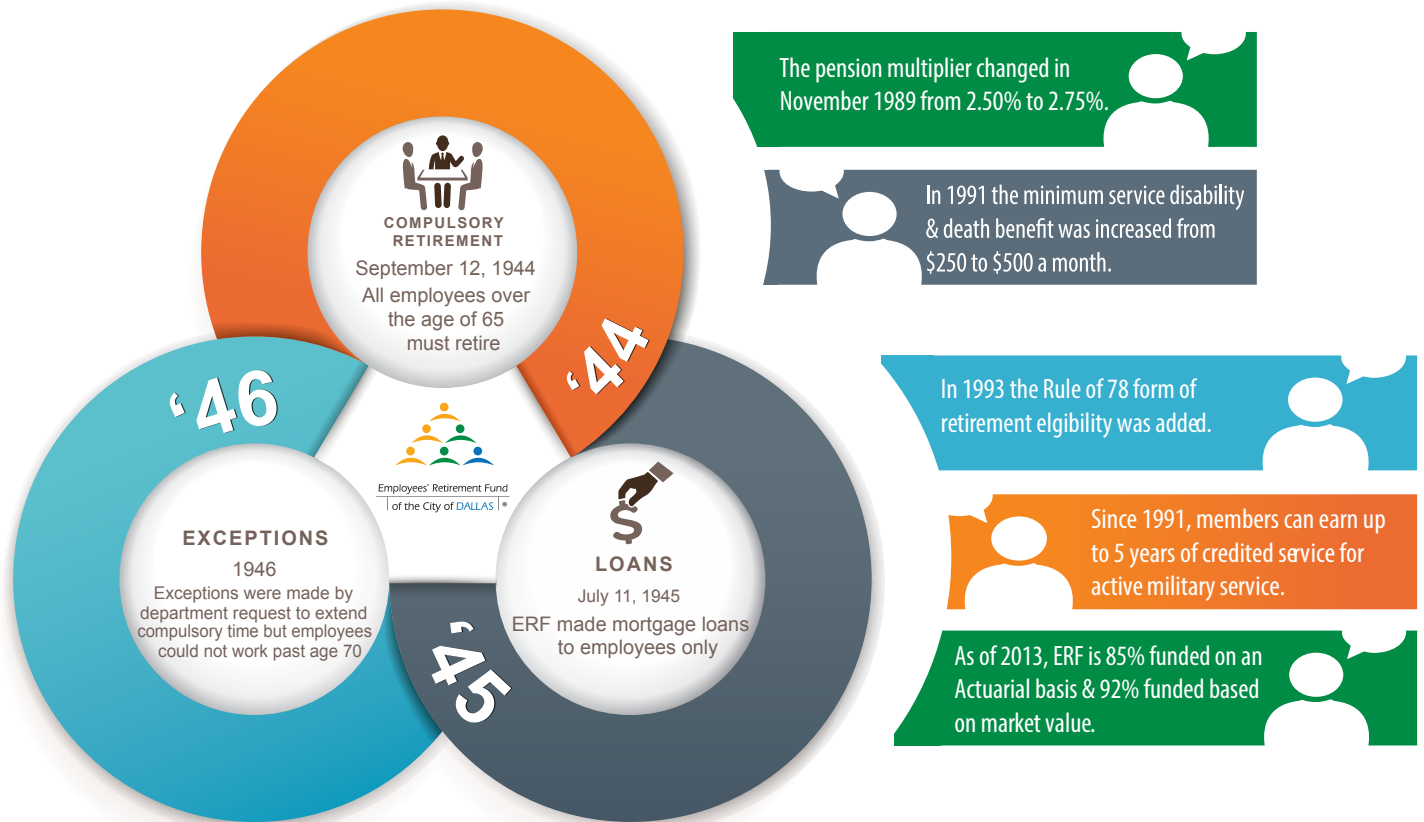


## Did You Know?

In 1944, the same year ERF was established, the National Ad Council began what is now the longest running public service announcement, featuring a Bear. The Ad Council created the character Smokey the Bear to preserve American forests and the City of Dallas established ERF to provide a secure retirement income to its employees. Learn more about the history of your pension plan in the graphic below and to find out more about Smokey the Bear, go to [www.smokeybear.com](http://www.smokeybear.com).

### ERF History Past and Present

#### ERF Has Maintained Consistent Pension Benefits For The Last 21 Years



## DISCOUNTS AND GOOD DEALS FOR RETIREES

When you have the fortune of reaching a certain age, you can enjoy a number of discounts and good deals. To receive a discount at many establishments, you can be as young as age 55. Here is a list of just a few:

Food	Shopping	Entertainment & Services
Chick-Fil-A: free small drink or coffee with purchase or a 10% discount. (55+)	Ace Hardware: Most locations provide up to a 10% discount everyday (60+)	AMC Theaters: up to 30% off (55+) more discounts on Tuesdays
Dunkin' Donuts: 10% off or free coffee (55+)	Kohl's: 15% off on Wednesdays (60+)	Cinemark Theaters: up to 35% discount (60+)
McDonald's: discounted coffee daily (55+)	Ross Stores: 10% off every Tuesday (55+)	AT&T: Senior Nation 200 Cell Phone Plan \$29.99/month (65+)

Discounts may vary, check with the business before you make a purchase for clarification about their senior discount policy.

If you are really serious about senior discounts check out "Discounts & Good Deals for Seniors in Texas: From Abilene to Zavalla" a book written by *Houston Chronicle* syndicated columnist Sylvia Spade-Kershaw.