



# PENSION PRESS

The Newsletter of the Houston Municipal Employees Pension System

[www.hmeps.org](http://www.hmeps.org)

## Board of Trustees Election Results in New Trustees

In results announced August 28, Lenard Polk and Terrence Ardis were elected to the HMEPS Board of Trustees. Polk, Division Manager in the City Controller's Office, was elected as the employee Trustee in Position 3. Ardis, Senior Buyer for the City's Department of Public Works & Engineering, was elected as the employee Trustee in Position 4. The election was conducted under the independent administration of Mir, Fox & Rodriguez, P.C.



Newly-elected Board Trustee Lenard Polk.

Also in the election, Lonnie Vara was unopposed for Retiree Trustee Position 7. During the summer, the Mayor re-appointed Craig Mason to the Board of Trustees, the Controller re-appointed Gilbert Garcia, and the City Council re-appointed Richard Badger and appointed for his first term Art Morales.

*Election Results*



Newly-elected Board Trustees Terrence Ardis (left) and Lonnie Vara take their oaths of office at the August Board meeting.

## HMEPS Retirees Form Association to Inform, Educate and Preserve Benefits

For some HMEPS retirees, retirement is a time when they can relax and enjoy the benefits they worked so hard for during their careers with the City of Houston. Recently, however, a group of HMEPS retirees – faced with rising healthcare costs and the common desire to preserve and protect their hard-earned benefits – decided it was time to quit relaxing.



Newly-elected AHRME Chairman George Bravenec (left) and Board member Al Mays.

The group came together and created the Association of Retired Houston Municipal Employees or “AHRME.” This past June, AHRME’s first meetings were held, bylaws were drafted and approved, and the group elected its first Board of Directors.

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## HMEPS Board Reaches Out to Members Affected by Hurricane Ike

The Board of Trustees and staff of HMEPS would like to convey its concern for those members affected by Hurricane Ike. We understand that many members are now facing challenges brought on by the devastation of the storm. The Board, in response to retirees' need for access to funds during this time of crisis, has approved an emergency, temporary waiver for eligible retired DROP participants who want to access their funds. The following are highlights:

### ***Temporary Waiver of Six-Month Restriction on Partial DROP Distributions***

HMEPS regulations authorize DROP participants who have retired and who have not made a DROP balance distribution election (eligible DROP participants) to

(Continued on Page 3)

## Information on the Current Financial Market and Your HMEPS Benefit

The recent events on Wall Street have raised questions about the financial impact of the volatile markets on HMEPS. HMEPS is responsible for managing and investing the pension fund and understands that markets will fluctuate. During these challenging market conditions, the HMEPS Board, investment staff, and consultants are closely monitoring HMEPS' investment portfolio. However, the retirees and active members of HMEPS should feel secure that their benefits and pensions are safe and will be paid. Retiree benefits are not adjusted downward because of investment losses. DROP accounts for both active and retired DROP participants are secure.

As a member of HMEPS you are participating in a defined benefit plan. When you retired HMEPS calculated your monthly pension benefit based on various factors such as years of service and salary, not investment results. In such times, it is reassuring to participants in a defined benefit plan that is supported by a professionally managed, well-diversified portfolio that your benefits are not tied to any account balance that may go up or down. Funds used to pay benefits come into HMEPS through member and employer contributions, and from investments. And while

the market value of the HMEPS fund may fluctuate, as do the markets in general, the HMEPS fund that is used to pay benefits is sufficient to meet these obligations.

It is important to remember that HMEPS is a long-term investor with a time horizon that lasts over decades and that the investment portfolio is well diversified in many different asset classes. Because the pension promises which the City of Houston has made to its retirees and active members are payable over many years and often decades, HMEPS can maintain a longer term investment strategy and weather short-term market fluctuations. Our long-term focus means that we are not forced to change investment strategy when there is market volatility.

While unpleasant to go through, we generally view the recent market events as an understandable and necessary correction to the overall financial system. Ultimately, we believe that the investment environment will offer opportunities for patient, long-term investors such as HMEPS. Over the long-term, we believe this prudent and diversified approach will provide consistent and meaningful investment returns for HMEPS.

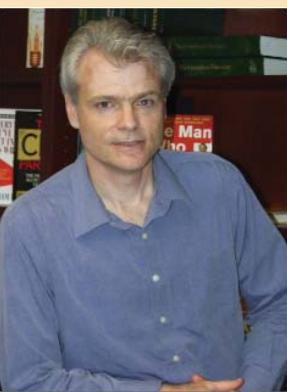
## HMEPS' New Financial Counselor Is Eager to Help Members Plan For Retirement

Steve Waas has a passion for helping people with their financial questions, especially when it comes to retirement planning. Waas, who was recently hired by HMEPS to serve as financial counselor, says he can't wait to help members plan properly for their retirements. "The benefit of an HMEPS pension is not always fully appreciated until one starts planning for retirement – I plan on helping members realize just how important their pension benefit is."

Waas understands that with more than 12,500 active City of Houston employees (who are members of HMEPS), he has a big task ahead of him. But it is an important one. "I want the members to have someone to go to for objective, professional financial planning and retirement information. This should be information that applies to their personal situations, and comes from someone who isn't trying to sell them any kind of financial product or service."

"Steve comes to HMEPS with real-world expertise, an impressive educational background and a deep desire to help our members with their retirement planning," said David L. Long, Executive Director. "We are confident his expertise will add to the already superior customer service experience our members receive from the staff of HMEPS."

Waas received his undergraduate degree from the University of Colorado. He earned his Master's Degree from New York University. After graduate school, Waas worked in banking in New York City for about seven years. He moved to Houston in 1990 and worked with Tenneco, Vastar Gas and Calpine in energy trading and financial positions. He ultimately joined UBS in 2004 as a financial adviser, helping individuals with financial planning, investing and insurance issues. Waas completed his CFP (Certified Financial Planner) certification in 2007.



Financial Counselor  
Steve Waas.

Another quality HMEPS felt was important in choosing Waas was his understanding of the effect of "family" on a member's retirement planning. Children, the cost of schooling and tuition for college, and caring for relatives can have a great impact on how one plans for the future.

Waas will implement new retirement planning sessions and financial education for participants. Look for him at the upcoming Financial Fitness Expo, October 21-22, 2008 (see page 6 for more details).

## HMEPS Board Reacts to Hurricane Ike

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receive a partial distribution from the DROP participant's DROP account, subject to certain limitations. One limitation is that a DROP participant may not request a partial distribution more than once in a six month period, as measured from the date of the previous partial distribution (six month restriction).

In order to allow eligible DROP participants with DROP account balances to receive partial distributions during the extraordinary circumstances brought on by Hurricane Ike and its aftermath, the HMEPS Board of Trustees decided to waive the six month restriction effective from October 1, 2008 through December 31, 2008 (waiver period). This means that a request for a partial distribution that is received from an eligible DROP participant during the waiver period will not be subject to the six month restriction. In addition, if an eligible DROP participant makes a request for a partial distribution during the waiver period, but the partial distribution is paid to the DROP participant after the waiver period ends, the payment of that partial distribution will not be considered in determining the six month measurement date for a subsequent request.

Upon termination of the waiver period on December 31, 2008, the six month restriction shall be effective again. Any request for a partial distribution received after December 31, 2008 will be subject to the six month restriction. Also, this temporary waiver does not change any of the other limitations on partial distributions, and does not alter the time periods for processing requests and providing tax notices. Participants should consult a tax advisor for information regarding the tax consequences of a DROP distribution.

### **HMEPS Systems Secure During Hurricane Ike**

Also, during the disaster HMEPS' systems worked as they should. All member data is safe, secure and up to date:

- Days before Hurricane Ike closed in on the Texas coast, staff members were busy engaging emergency procedures created for just such an emergency. For example, all desktop PC's on the perimeter of the building (window offices) were moved to the interior spaces. Also, backup communications capabilities between executive/management staff and all regular employees were initiated to ensure communications were capable during and after the storm.
- Member data, which is backed up on a regular basis, was backed up again on Tuesday, September 9th to ensure its safety and timeliness. The disks containing the data were taken off-site to ensure their safety.

HMEPS members can call the HMEPS office at 713-595-0100 for any questions or information they have about their benefits or retirement.

## HMEPS Pension Payment Schedules October to December 2008

The following are the dates for pension benefit payments in the months ahead. The schedule will be strictly adhered to. If you are interested in direct deposit of your pension benefit checks, please call our office at 713-595-0100.

- = Benefit checks mailed from the HMEPS office
- = Direct deposit (ACH), the last business day of each month

### **October 2008**

S	M	T	W	T	F	S
				1	2	3
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

### **November 2008**

S	M	T	W	T	F	S
					1	
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
				30		

### **December 2008**

S	M	T	W	T	F	S
1	2	3	4	5	6	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

# Everything You Need to Know About Direct Deposit of Benefit Checks

Using Direct Deposit is an easy and convenient way to deposit your benefit payments electronically to checking or savings accounts at a participating bank, savings and loan association

or credit union. (The term "bank" is used generically in this overview to describe any bank, savings and loan association or credit union.) All you have to do is fill out one form ("Electronic Funds Transfer Direct Deposit Enrollment Application") and the process

becomes easier. Please see the following page for instructions. If you are still depositing your benefit check in person at your bank, HMEPS asks that you consider the following advantages that Direct Deposit offers:

- **Direct Deposit Eliminates Postal Delays and Lost or Stolen Checks**

Lost or stolen mail can result in delays in receiving your benefit payment, identification theft, and forgery of your benefit payment. It also can result in unnecessary delays before a replacement check can be issued, and there are specific rules HMEPS must follow to issue replacement checks.

- **With Direct Deposit Your Money is Immediately Available**

Funds directly deposited into your account are immediately available on the payment date. Most banks provide a toll-free number, which you can call to confirm receipt of the funds made by Direct Deposit. (Most banks also offer online account viewing where you can view the details, including deposits, of your account.) With a paper check, there may be mailing delays and funds may not be available to you for several days after you deposit the check into your account.

In addition, there is no need to worry about your deposit if you are sick, on vacation or if inclement weather occurs. Your payments are automatically available to you when you need them. When a payment is made to your account under Direct Deposit, you will receive an "advice" that provides the same

type of information that you received with your paper check. The lower portion of the advice informs you that your payment has been directly deposited to your bank.

- **Direct Deposit Offers "Flexibility"**

By utilizing Direct Deposit, funds can be deposited into your checking or savings account, as you choose. As your situation requires, you may cancel a Direct Deposit arrangement at any time by sending HMEPS a written notice. Contact HMEPS regarding the information that must be contained in the written notice, information on contacting your bank, and to make arrangements to have your benefit check mailed. Also, you may change the bank or the account to which payments are deposited by completing a new "Electronic Funds Transfer Direct Deposit Enrollment Application" form (available by calling the HMEPS office at 713-595-0100 or on the HMEPS website at [www.hmeps.org](http://www.hmeps.org)).

- **Direct Deposit Eliminates the Need for You to:**

- personally endorse your check.
- use gas visiting your bank to deposit or cash your check.  
No waiting in teller lines.
- make special check mailing arrangements when you are away from home.

If you don't have an account, consider opening one and sign up for direct deposit at that time. Most banks, savings and loans and credit unions offer a variety of accounts, some with little or no fees. Some financial institutions offer low-cost Electronic Transfer Accounts (ETA) that feature a maximum cost of \$3.00 per month and limited cash withdrawals per month. Look for one that meets your needs.

Direct deposit is extremely reliable, but it is not perfect because of the possibility of human or machine error. If you believe that an error has occurred, contact HMEPS.

*If you have any questions about Direct Deposit of your pension benefit please call the HMEPS office at 713-595-0100 and then press "2".*

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## If you are interested in Direct Deposit, here is the two-step process:

**I. Complete an “Electronic Funds Transfer Direct Deposit Enrollment Application” form, available by calling the HMEPS office or downloading from the HMEPS website at [www.hmeps.org](http://www.hmeps.org).**

**2. Have a bank officer complete and sign the form in the space provided.**

The Direct Deposit network regulations require that a test of your transaction be made the first month you have Direct Deposit. This is called a pre-note. Therefore, your first pension check will be a paper check mailed to your address of record. If the pre-note works correctly, your second and subsequent checks will be deposited electronically. HMEPS must receive your Direct Deposit form before the 15th of the month in order for the process to begin that month. If HMEPS receives your Direct Deposit form after the 15th, the process will begin the next month.

Please note that if you ever have the need to close or change a Direct Deposit account you must first notify the bank that you would like to close the account. They can work with you and keep the account open until you have opened another account. Also, notify the HMEPS office that you are closing the account and what your plans are for opening another. HMEPS can then make arrangements to send your check to another location until you have had time to open another account. Depending on the date the cancellation is received by HMEPS, the cancellation may not occur until the following month.

HOUSTON MUNICIPAL EMPLOYEES PENSION SYSTEM (HMEPS)  
1111 Bagby, Suite 2450, Houston, TX 77002  
(713) 595-0100

Electronic Funds Transfer  
Direct Deposit Enrollment  
Application

**Section 1. PAYEE INFORMATION (TO BE COMPLETED BY PAYEE)**

NAME OF PAYEE (Last, First, MI) \_\_\_\_\_ SOCIAL SECURITY NUMBER \_\_\_\_\_  
ADDRESS (Street, P.O. Box) \_\_\_\_\_ CITY, STATE, ZIP \_\_\_\_\_  
TELEPHONE NUMBER w/Area Code \_\_\_\_\_ DATE \_\_\_\_\_

**Section 2. DIRECT DEPOSIT SIGN-UP (TO BE COMPLETED BY PAYEE)**

I certify that I have read, understood, and agreed to the back of this form, and I hereby request and authorize benefits payable to me from the Houston Municipal Employees Pension System (HMEPS) to be electronically deposited with the financial institution named below, in the following designated account.  
ACCOUNT # \_\_\_\_\_ PAYEE SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**Section 3. FINANCIAL INSTITUTION CERTIFICATION (To Be Completed By Financial Institution)**

NAME OF FINANCIAL INSTITUTION \_\_\_\_\_  
ADDRESS OF FINANCIAL INSTITUTION \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
ROUTING NUMBER \_\_\_\_\_ CHECK DIGIT \_\_\_\_\_  
TYPE OF DEPOSITOR ACCOUNT  
CHECKING \_\_\_\_\_ SAVINGS \_\_\_\_\_  
DEPOSITOR ACCOUNT NUMBER \_\_\_\_\_

In consideration of HMEPS making payments in accordance with the above request concerning direct deposit of funds, without requiring the personal endorsement of the payee and without requiring proof that the payee is alive on the date such payment(s) fall due, we agree to repay and refund to said HMEPS on demand, the amount of any such payments made to us and received by us, the due date of which shall occur subsequent to the date of death of the payee. We further agree to accept the certification of HMEPS as sufficient evidence as to the date of death of such payee.

INSTITUTION OFFICER'S PRINTED NAME & TITLE \_\_\_\_\_  
TELEPHONE NUMBER w/Area Code \_\_\_\_\_  
INSTITUTION OFFICER'S SIGNATURE \_\_\_\_\_  
DATE \_\_\_\_\_

CE10 Rev05/2001

### Avoid These Common Mistakes When Filling Out Direct Deposit Forms

- **The retiree fails to sign the form.**
- **Invalid bank routing number.** Make sure the bank representative supplies this information. The ABA routing number may be different from the number shown on the paper check. Some banks use a different routing number for ACH transfers or direct deposit.
- **Inconsistent account numbers.** The account number supplied by the retiree under Section 2 and the account number supplied by the bank representative in Section 3 must be the same. The account numbers should be consistent in both sections.
- **The bank representative fails to sign the form.**
- **Incomplete Form.** All the blanks and fields in the form must be completely and accurately filled out.
- **Incorrect forms are submitted.** Only the official HMEPS Direct Deposit form can be used. HMEPS will not accept direct deposit forms from the banking institution.

# City of Houston Third Annual Financial Fitness Expo!



*Presented by the Houston Municipal Employees Pension System and the City of Houston Deferred Compensation Plan*

**Free  
Admission!**

*Come and Go  
at Your Leisure!*

**All City of Houston Employees Invited**

- Listen to Speakers and Talk to Vendors and Benefits Counselors
  - Gain a Better Understanding of Your Pension, Deferred Compensation and Social Security Benefits

**Tuesday, October 21, 2008**  
**900 Bagby, City Hall Annex**  
**(Public Level)**  
**11:00 a.m. - 2:00 p.m.**

**Wednesday, October 22, 2008**  
**611 Walker, Garden Level**  
**11:00 a.m. - 2:00 p.m.**

*For more information regarding the Expo call Peter Koops at HMEPS at 713-595-0100*

## New Association formed by HMEPS Retirees

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Al Mays, a former HMEPS Board member who now sits on the AHRME Board, explained, "The idea for ARHME began in late 2007 when a handful of former City of Houston co-workers got together and shared common concerns. Word of mouth soon found others sharing that interest and the group grew."

"ARHME was created to give a voice and face to those of us who – after years of loyal and conscientious public service – are retired from the City of Houston and are receiving pension benefits from HMEPS," said newly-elected AHRME Board Chairman George Bravenec. "The bond we shared on the job, and now in retirement, required us to come together to face vital common issues."

According to Bravenec, ARHME is currently seeking members who are willing to be active participants in the organization. "An example is on those occasions when hearings or meetings are held to discuss and decide on matters affecting our pensions and benefits. We may put out a call for volunteer members of ARHME to attend and show we care, to show that we are watching and listening. Just being there and wearing a small badge that shows you care is often enough to get the message out. Our strength will be in our numbers."

AHRME is an all-volunteer association and there is no cost to join or regular dues. If you have questions, need more information, or want to be an active participant of ARHME, please contact the association by e-mail at [ARHME@sbcglobal.net](mailto:ARHME@sbcglobal.net).

## HMEPS Investments

### Market Values as of June 30, 2008

Domestic Equity	\$ 446,275,513
International Equity	379,821,709
Fixed Income	352,942,811
Real Assets	358,358,904
Alternative Investments	359,930,831
Cash Equivalents	624,232
City of Houston Pension Obligation Note	369,893,532
<b>Total Fund</b>	<b>\$ 2,267,847,531</b>

- For Fiscal Year 2008, HMEPS' investment return was 0.47%.
- For the first six months of Calendar Year 2008, HMEPS' investment return was -2.59%.

## Retirements – March to June 2008

### Affirmative Action

Roach, Lynda\*

### Aviation

Broaden-Smith, Paula

Clayton, Craig\*

Eckles, James

Fernandez-Oxios, Richard\*

Harvey, Verna\*

Heang, Ly

Leach, Richard

McLemore, Kent\*

Pot, Chieh

Pruitt, Jacqueline

Reath, San

Sanders, Lisa\*

Taneja, Dayal

Vasquez, Anita

### Building Services

Olorondu, Juliana\*

Stewart, Maple\*

### City Council

Oliver, Elaine\*

### Controller

Arnett, Lorie\*

### Convention & Entertainment

Bambace, Mark\*

### Finance & Administration

Delgado, Guadalupe

Love, Socorro

Massingill, Lewis

Sanchez, Reynaldo  
Webb, Elizabeth  
Wedge, Margaret

### Fire

Arellano, Margarito  
Elbus, Betty  
Johnson, Ivis\*

### Health & Human Services

Bell, Carol  
Drais, Mara\*  
Evans, Lee  
Hertz, Kenneth\*  
Janus, Conrad  
Leadon, Louise  
Ramirez, Robertina\*  
Ramirez, Yolanda\*  
Rodriguez, Rita  
Rogers, Peggy  
Sands, Daphne  
Thompson, Constance  
Vazquez, Guadalupe  
Zuber, Frederick

### Housing

Espree, Linda  
Henry, Janine\*  
Hernandez, Luis  
King, Kym\*

### Houston Emergency Center (HEC)

Byrd, Willie\*  
Castro, Mary\*  
Coley, John\*  
Harris, Mattie\*  
Hill, Neva\*

Jefferson, Jimmie\*  
Johnson, Christine\*  
McPhail, Irene\*  
Meyers, Kenneth  
Tates, Gwendolyn\*  
Thomas, Latrella\*  
Zaharis, Debbie\*

### Human Resources

Araiza, Benigno\*  
Nagy, Carl\*

### Information Technology

Lee, Bik\*  
Milne, Lee  
Moore, Elton  
O'Connor, Leticia\*  
Riley, Robert  
Williams, Ronnie\*

### Legal

Beedon, Dennis\*  
Foerster, Charles  
Jackson, Annette

### Library

Brackett, George  
Doroin, Maria-Goretti  
Parris, Frederick

### Parks & Recreation

Cavazos, Jesus\*  
Charles, Lupe\*  
Dorian, Russell  
Green, Lawrence\*  
Lane, Elizabeth\*

Lemons, Walter  
Martinez, Humberto  
Regalado, Raul\*  
Rodriguez, Rudolph  
Santos, Ronald\*

### Police

Belleza, Francisco  
Gilhooley, Clifford  
Hayes, Ike\*  
Hill, Adreanna\*  
Luther, Jerry\*  
Malveaux, Vanessa\*  
McCarty, Clay\*  
Sailor, Nora  
Shepherd, Gwendolyn\*  
Stots, Leon  
Thompson, Dwight\*  
Trevino, Doreen\*  
Viser, Rickey\*  
Yip, Kam Sing\*

### Public Works & Engineering

Alexander, John  
Allison, Marvin  
Anderson, Dolores  
Ansari, Seemin  
Bankston, Randall  
Brownlee, Valdon\*  
Bui, Son  
Chapman, Arthur\*  
Coleman, Charles\*  
Cooper, Donald\*  
Davis, Frank  
Delgado, Monica\*  
Denton, Loenard  
Dorantes, Irma\*

Edmond, Napoleon  
Fernandez, Nelly  
Fontenette, Mark  
Foy, Denitra  
Gardner, Sammy  
Green, Marjorie  
Jeanes, Paul  
Johnson, Wesley  
Jones, Herbert  
Manale, Mary  
Mann, Avtar  
McCollough, Walter  
McGuire, John  
Metoyer, John  
Mussett, Joe\*

Perez, Jose  
Phan, Thuong  
Phillips, Danny  
Rose, Barbara  
Sakolosky, John  
Salas, Bernardo  
Sledge, Suzanne  
Tijerina, Juan\*  
Torres Jr., Richard  
Tyler, Robert  
Washington, Henry  
Whitfield, Douglas\*  
Williams, Allie

### Solid Waste

King, Bobbie\*  
Leaslear, Debra  
Orlando, Frank\*  
Suarez, Juanita  
Vega, Jorge

\*Deferred Retirement

## In Remembrance: Active Employee and Retiree Deaths – March to June 2008

HMEPS received notification of the following participants' deaths. We wish to remember these individuals and their dedication and service to the City of Houston.

Aguillon, Isabel  
Alegria, Jesus  
Aridge, Flossie  
Anderson, Jonathan  
Andrews, Larue  
Bailey, Larry  
Balazs, Paul  
Bess, John  
Boutwell, Douglas  
Bramlett, John  
Brooks, Leo  
Brown, Grace  
Cavanaugh, Leola

Clifton, Maxine  
Collins, Marlene  
Dees, Thomas  
Denkins, Loretha  
Eck, Anna  
Faber, Wilma  
Ferguson, Gregory\*  
Garcia, Anita  
Green, Bobbie  
Grymes, Jeanne  
Guzman, Magdalena\*  
Hankins, James  
Harris, Tena

Hartfield, Nettie  
Haywood, Merria  
Herrera, Pauline  
Hill, Bill  
Holmes, James  
Holmes, Fred  
Howell, A.  
Jackson, Fred  
Johnson, Willis  
Jones, Casey  
Kindriche, Roslyn  
Kleiber, W.  
Leach, Richard

Lee, Oliver  
Little, Charles  
Lucher, Margaret  
Maher, Frances  
Marshall, Clarence  
Martinez, Pauline  
Mason, Lola  
Mattern, James  
May, Neoma  
McCoslin, Waymond  
McDaniel, Texas  
Mendoza, Jose  
Merchant, Mildred

Moore, Melba  
Munoz, Adam  
Nguyen, Mai  
Nichols, Jerelene  
Norwood, Harold\*  
Rodriguez, Noe  
Sadberry, Floyd  
Sammy, Teresa  
Satchell, Elizabeth  
Singletary, Melvin  
Smith, Brenda  
Smith, Mable  
Sotelo, Mario

Stevenson, E.  
Ward, Mary  
White, Claud  
Williams, Carl  
Williams, Herman  
Wilson, Dorothy  
Wilson, Noline  
Wootan, Winnie

\* Active Death

# Pension Press

Houston Municipal Employees Pension System  
1111 Bagby, Suite 2450  
Houston, Texas 77002-2555  
713-595-0100  
1-800-858-1450  
[www.hmeeps.org](http://www.hmeeps.org)

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## BOARD OF TRUSTEES

### ELECTED AND APPOINTED TRUSTEES

Sherry Mose, Chair  
Ray Kennedy, Vice-Chair  
Lonnie Vara, Secretary  
Terrence Ardis  
Mark V. Mancuso  
Lenard Polk  
Barbara Chelette, *Appointed*

### CITY APPOINTED TRUSTEES

Richard Badger  
Gilbert Garcia  
Craig T. Mason  
Art Morales

### PENSION PRESS

David L. Long, Executive Director  
Peter Koops, Director of Communications  
Naomi "Amy" Rowley, Executive Assistant

Thanks to the HMEPS staff for their contributions  
to the ongoing success of the *Pension Press*.

## NEWSLETTER CONTENT

The material contained in this newsletter is intended to provide you with important information about your pension participation. The content cannot be taken as the basis of any contractual rights between HMEPS and its participants. If there is a question of interpretation, retirement laws are the final authority.

### HMEPS Contact Information

**HMEPS Address:**  
Houston Municipal Employees Pension System  
1111 Bagby Street, Suite 2450  
Houston, Texas 77002-2555

**HMEPS Phone Numbers:**  
Phone: 713-595-0100  
Toll Free: 800-858-1450  
Fax: 713-650-1961

**HMEPS Website:**  
[www.hmeeps.org](http://www.hmeeps.org)