



# Pension Press

The Newsletter of the Houston Municipal Employees Pension System

Volume 27, Fall 2005



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\*Mayoral Appointee



David L. Long  
Executive Director

\*The Mayoral Appointee to the HMEPS Board of Trustees is pending.

## LETTER FROM THE CHAIRMAN

Dear Plan Participants,

The lazy days of summer may have come to an end, but I can assure you HMEPS had anything but a lazy summer. The staff has been busy with many items of interest, two of which I would like to highlight here.

At the July and August Board meetings, HMEPS officially swore in new board members (as part of the meet and confer agreement). The new trustees include: Gilbert Garcia, Controller Appointee; Richard Badger, Council Appointee; and Alfred Jackson, Council Appointee. On behalf of the current Board members, I would like to welcome these new trustees.

The HMEPS investment team finished the fiscal year with strong performance numbers. On June 30, 2005, at the close of fiscal year 2005, the fund's assets totaled \$1.826 billion dollars. During fiscal year 2005, the fund returned 13.85% – ranking it as the best performing public fund in the Wilshire Public Fund Universe. Over the past ten years the fund's investment performance averaged over 9.4% and in each of its past two fiscal years earned investment gains of approximately \$200 million. I commend our investment team for these impressive numbers.

As always, we thank you for your continued support.

Sincerely,

Fred Holmes  
Chairman

See page 7 for information on the DROP Interest Rate for calendar year 2006.

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## December 30, 2005 **Deadline** for Service Conversions from Group B to Group A

If you are a Group A member with credited service in Group B, or a Group B member who is electing to participate in Group A for future service, you have until December 30, 2005 to elect to convert all of your Group B credited service to Group A credited service. If you elect to convert your Group B service to Group A, you must pay to HMEPS the actuarially determined cost of converting the eligible service, as determined by the HMEPS actuary, plus interest at the rate of 8.5% a year, not compounded, until the date of payment. The 2004 Meet and Confer Agreement provides that no conversions will be allowed after December 31, 2005; however, December 31, 2005 is a Saturday, so Friday, December 30, 2005 is the last day that HMEPS can receive an election to convert service (either a service purchase obligation or rollover/transfer form (RT-1 Form)).

In order to be eligible to convert service from Group B to Group A, you must be a HMEPS member (eligible active employee) not currently participating in the Deferred Retirement Option Plan (DROP), and HMEPS must receive your executed and notarized service purchase obligation or RT-1 form **on or before** December 30, 2005 (or before you terminate employment, if earlier).

If you are eligible and you would like to convert service from Group B to Group A, you must initiate the process by submitting a completed "Request to Purchase Credited Service" form (Request) to HMEPS. The form can be downloaded from the HMEPS website ([www.hmeps.org](http://www.hmeps.org)) or obtained by calling HMEPS at (713) 595-0100. You should submit your Request as soon as possible to allow sufficient time for HMEPS to process the Request, calculate the cost of the conversion, and send you a service purchase obligation or RT-1 form for you to sign (and have notarized). Further, you must return the form so that it is received by HMEPS on or before December 30, 2005. **IMPORTANT: The Request is not binding on you or HMEPS. If you only submit the Request and HMEPS does not receive your signed and notarized service purchase obligation or RT-1 form on or before December 30, 2005 (or before terminating employment, if earlier), you will not be able to convert service from Group B to Group A.**

For more information on service conversions, please see the "Frequently Asked Questions Regarding Service Conversions" article in the Winter 2004 edition of the HMEPS *Pension Press*, available on the HMEPS website, [www.hmeps.org](http://www.hmeps.org), under "Publications," or call the HMEPS office.

### **The following is a brief overview of the general steps for converting service:**

**Submit Request form to HMEPS**

**HMEPS sends member a service purchase obligation or RT-1 form to complete**

**Member returns completed service purchase obligation or RT-1 to HMEPS (HMEPS must receive on or before December 30, 2005, or before member's termination of employment, if earlier)**

**Payment begins**

**Member receives credited service in Group A upon completion of payment**

*This overview is intended only as a brief description of the service conversion procedures. Nothing contained herein can be construed to convey any right or privilege not otherwise provided by the pension law. In the event of any conflict between this overview and the pension law, the pension law shall take precedence.*

## Retirees' *Frequently Asked Questions* About Pension Payments

### **Q: How do I sign up for Direct Deposit?**

**A:** HMEPS strongly recommends that you sign up for direct deposit when you retire, so your checks will be electronically deposited to your account in your financial institution. Application forms are available from the HMEPS office or you can download them directly from the "Forms" page of the HMEPS website ([www.hmeps.org](http://www.hmeps.org)). You must take the application form to the financial institution where you want your checks deposited to get a signed certification of the account numbers. HMEPS must be kept informed in writing of any changes in your home address after you retire, even if you use direct deposit, so periodic statements, news updates, and your form 1099-R can be mailed to you.

### **Q: What if I close my bank account?**

**A:** HMEPS would like to remind retirees who are signed up for direct deposit to be sure and notify HMEPS before they close their current bank accounts. Why? If you fail to notify HMEPS before you close or change an account and HMEPS sends your pension check to the old account, it will get returned – and you will not receive your funds.

The proper procedure for closing or changing a direct deposit account is:

1. 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.
2. Notify HMEPS 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.

### **Q: On my retirement check there is a field called "Non-Tax Amount" – are my retirement benefits taxed?**

**A:** HMEPS benefits are generally subject to federal income tax. A portion of each benefit payment may be excluded from taxable income if you made contributions to HMEPS on an after-tax basis. On your check, this is the amount you were already taxed on when you worked for the City. HMEPS cannot tax you on those funds again. The Non-tax Amount is not a deduction, it is part of your earnings. HMEPS takes that Non-tax Amount out of your earnings and taxes the remaining portion of funds and then adds the

Non-tax Amount back in as a credit in the after tax deduction area – you then receive your funds correctly. If you live out of state after you retire, you should research the tax laws in your state and community of residence.

### **Q: What if my pension check is not delivered, or is lost, stolen or destroyed?**

**A:** HMEPS will not take any action with respect to an undelivered check or a lost, stolen or destroyed check before the tenth (10th) day of the month after the check is issued. On

or after the 10th day, if a participant notifies HMEPS that he/she has not received his/her check or that the check has been lost, stolen or destroyed, HMEPS will request a stop-payment order. Replacement checks will be processed twice a month, under the following time frames:

(a) **Undelivered check:** If a participant calls between the 10th and 13th day of the month, a replacement check will be processed on or about the 15th day of the month and mailed to the participant. If the participant calls after the 13th day of the month and before the 18th day (subject to holiday schedules), a replacement check will be processed with the month-end payroll and mailed to the participant. If notification occurs after the 18th day of the month,

the replacement check will be processed on the 15th day of the following month.

(b) **Lost, stolen or destroyed check:** If a participant calls between the 10th and 13th day of the month, an affidavit will be mailed to the participant. The participant must complete, sign, and return the affidavit in order for HMEPS to initiate processing a replacement check. If HMEPS receives the affidavit by the 13th day of the month, a replacement check will be processed on or about the 15th day of the month, and mailed to the participant. If HMEPS receives the affidavit after the 13th day of the month and before the 18th day of the month, a replacement check will be processed with the month-end payroll and mailed to the participant. If HMEPS receives the affidavit after the 18th day of the month, the replacement check will be processed on the 15th day of the following month.

*All dates are subject to change due to weekend and Holiday schedules.*



# A Checklist for Retirement



No matter if you're a few months or a few years from retirement, you should start thinking about the steps you need to take to make your transition into retirement as smooth as possible. Here is a general checklist to help you plan a successful retirement. **Please note that many pension processes have a specific deadline for completion, and that you must initiate your request sufficiently in advance of the deadline in order to ensure that all necessary documents, information and/or payments are completed by the deadline.**

## Throughout Your Career

- Remain informed. Read and periodically review your HMEPS Benefits Handbook. These handbooks are revised, so make sure you have the latest edition. Also, read the HMEPS newsletters and other information that HMEPS sends to you. These documents are also available by writing to HMEPS or by visiting our website at [www.hmeps.org](http://www.hmeps.org).
- Review your HMEPS annual statements (sent each Spring) for accuracy (Note: much of the information in the statements is obtained from City of Houston records, which are unaudited and unverified. Your actual credited service and other information will be verified at retirement).
- Decide whether to purchase credited service that you are eligible to buy. For example, if you received a refund or a lump sum payment for previous HMEPS-covered employment, you may be eligible to purchase the forfeited service. Contact HMEPS for other types of available service that may be purchased. A service purchase cannot take longer than five years to complete, so you may want to start the process early.
- Evaluate your personal finances regularly including assets, liabilities, insurance, and investments.

## Consider DROP Options Now

- If you are eligible and would like to participate in DROP, you must submit a request for an application to participate in the DROP. (You should notify HMEPS that you intend to make a DROP Election no earlier than sixty (60) calendar days prior to the date you are eligible to participate in DROP). The request must be submitted in a manner and on a form approved by HMEPS. A request may be faxed, mailed or delivered to the HMEPS Office. The request for information is not a commitment to participate in the DROP, and therefore is not binding on you or HMEPS.
- If you have elected DROP, consult with a tax specialist about the tax consequences of various DROP distribution options.

## Three Years Before Retirement

- Project your estimated pension benefit. You can project your benefit by entering requested information on our web site. The benefit calculator program allows you to enter different dates for retirement and participation in the Deferred Retirement Option Plan (DROP), salaries and credited service totals.
- Locate proof of your birth date. No benefits can be paid without proof of your birth date. The most common documents HMEPS accepts are: birth certificate (or delayed birth certificate); passport; naturalization papers; and census report more than 30 years old. Contact HMEPS if you do not have any of the above documents. Also, if you have changed your name since birth, HMEPS must have official records establishing the name change(s).

## One to Two Years Before Retirement

- Evaluate other income sources. The Social Security Administration now provides annual statements to workers three months before their birthday. These statements estimate Social Security retirement and disability benefits. For more information, you can call them at 1-800-772-1213.
- Contact any other tax-deferred annuity agents or financial planners to discuss other retirement income.

### **Two Months Before Retirement**

- Prepare your retirement application package (W4-P, direct deposit form completed by you and your financial institution, and other requested documents). All forms should be submitted to HMEPS 45 days prior to your planned retirement date.
- Provide HMEPS with a qualified domestic relations order (QDRO) if you're divorced and you agreed or were ordered to have a portion of your HMEPS pension benefit paid to your ex-spouse. A QDRO is not valid until it has been qualified by HMEPS pursuant to state law requirements. For more information on QDROs, please consult with your attorney.
- If age 62 or older, formally notify Social Security of your retirement plans.

### **During Your Last Pay Period**

- Contact your City departmental payroll representative to finalize insurance arrangements, if any.

### **Before Effective Retirement Date**

- Make sure your employer notifies HMEPS of your termination from employment. Your retirement cannot be finalized and may be delayed if we do not receive this notification.

### **Additional items needed for retirement - Unless indicated, send photocopies of documents**

- Birth Certificate and Social Security card, and drivers license or state-issued identification card.
- Spouse's or Beneficiary's Social Security card – Required for payment of survivor benefits and/or undistributed DROP balance if you predecease your spouse or die prior to the full distribution of your DROP benefit.
- Electronic Funds Transfer Direct Deposit Enrollment Application – Form (completed by you and your financial institution) required to have your benefit deposited directly in your financial institution.
- Divorce Decree or Domestic Relations Order – If you were divorced (or are divorcing) while an active HMEPS member and you agreed or were ordered to pay a portion of your HMEPS benefit to your ex-spouse.
- Other documents requested by HMEPS, as applicable.

## **How Does the Retirement Process Work?**

HMEPS will begin the calculation process and submit your benefit information to the Board of Trustees. After your retirement is approved, we will send you a letter notifying you of the amount of your first and regular checks. If you selected direct deposit, your benefit will be deposited into your bank account on the last business day of every month (allow 60 days to confirm direct deposit with your financial institution). Otherwise, your check will be mailed to your address of record to arrive on the last business day of every month.

Other important information:

- Your first post-retirement annuity increase will begin in February if you are on the retiree payroll in January of that year.
- You must notify HMEPS immediately if you are reemployed by the City in a HMEPS-covered position. Your pension benefit will be suspended during the period in which you are reemployed.
- Contact HMEPS if you need to sign a power of attorney to appoint another person to handle your affairs. HMEPS will accept only a power of attorney that meets certain statutory requirements.

This checklist can be very helpful, but it is not a complete statement of what you need to do to prepare for retirement. If you have questions that are not addressed in the HMEPS Benefits Handbook or on our website, please contact HMEPS directly. Nothing contained herein may be construed to convey any right or privilege not otherwise provided by the pension law. In the event of any conflict, the pension law takes precedence.



# Normal and Deferred Retirements – April 2005 to August 2005

## Aviation

Ahmad, Ifrikhar\*  
 Allen, Michael  
 Chheng, Kheang  
 Connelly, Corinne  
 Dean, Grace  
 Guerra, Phillip  
 Harris, Amon\*  
 Hoffman, Diana  
 Incerta, Juanita  
 Johnson, Judith  
 Lackey, Carlos\*  
 Lonero, Margaret  
 Melvin, Lillie  
 Morales, Lawney  
 Roy, Melvin  
 Saenz, Marcos  
 Wall, Cecelia  
 Wilkerson, Daryel  
 Woodard, James

## Building Services

Alvarez, Maria  
 Coleman, Deborah\*  
 Idowu, Toyin\*  
 Layton, Linda\*  
 McWhorter, William  
 Merryman, Robert Jr.  
 Pearrie, Nathaniel  
 Smith, Verdie  
 Vallejo, Martin

## City Council

Thompson, Alexander\*

## Controller's Office

Smith, Sarah\*

## Convention & Entertainment

Hammond, Emily  
 Kivel, Harry

## Finance & Administration

Brock, Major\*  
 Garcia, Jaime\*  
 Houston, Charles\*  
 Tews, Donald  
 Waddle, Rosalind

## Fire

Crain, Therin

Edwards, Elizabeth  
 Maniscalco, James  
 Parker, Helen  
 Rosenquist, Jerry  
 Smith, Frank

## Health

Arellano, Gonzalo  
 Arias, Edna  
 Baker, Claire  
 Boaz, Nirmala\*  
 Boone, Leona\*  
 Cisneros, Baltazar  
 Dam, Chauha  
 Deverson, Pauline  
 Elmore, Patricia\*  
 Gallegos-Castillo, Florina  
 Giles, Adele  
 Glenn, Merdice  
 Gosuico, Marietta  
 Griffin, Norita  
 Luna, Dora\*  
 Moreno, Gloria\*  
 Morgan, Mary  
 Nelson, Pamela  
 Nix, John  
 Oshipp, Judith\*  
 Simon, Deidre\*  
 Smith, Jacqueline  
 Steadman, Wanda  
 Stephen, Bartholomew  
 Whitesides, David

## Housing

McKinna, Douglas  
 Symonette, Charles

## Houston Emergency

Labdi, Bonnie\*  
 Savin, Thomas  
 Zammarron, Teresa\*  
**Information Technology**  
 Fuselier, Linda  
 Ghayee, Pratap

## Legal

Briseno, Angelina  
 Crumpton, Arthur  
 Day, Anne\*  
 Nock, Beth  
 Sanchez, Judith\*

## Library

Anderson, Jeffrey  
 Blair, Jo  
 Coreathers, Elisiah  
 Elam, Paulia\*  
 Falcon, Rudy  
 Fontana, James  
 Griffin, John  
 Hidalgo, Gloria  
 Logan, Robert\*  
 Mier-Carreno, Gloria  
 Winn, Cathy\*

## Mayor's Office

Morris, William\*  
 Nielson, Henry  
 Rincon, Alma\*  
 Young, James\*

## Municipal Courts

Aulbach, Susan\*  
 Gonzalez, Esperanza  
 Perez, Daniel  
 Turner, Jim

## Parks & Recreation

Ayala, Enrique\*  
 Calasara, Edgar  
 Caraviotis, Jerry\*  
 Collins, Clorida\*  
 Davis, Jerry  
 Davis, Linda  
 Douglas, Adolfo\*  
 Flanagan, Joseph  
 Garza, Jesse  
 Gorey, John\*  
 Jennings, Phillip\*  
 Lovel, Sandra  
 Martinez, Alfred\*  
 Russo, Kelly\*  
 Shoemaker, Patricia  
 Sias, Cozetter  
 Werner, Ray\*  
 Whiteing, Luther  
 Williams, Felisia\*  
 Withers, Darrell

## Planning

Holt, Terry  
 Manuel, David  
 Sezonov, Erika

## Police

Anderson, Calandra\*  
 Barefield, Addie  
 Bearden, Marla\*  
 Blunt, Francene\*  
 Bowdry, Tony\*  
 Bowman, Matthew\*  
 Chevalier, Minnie\*  
 Collins, Phillip  
 Collman, Karen  
 Crampton, Lee  
 Czee, Richard\*  
 Diaz, Mary Isabel\*  
 Dominey, Sheila  
 Emmons, Annette\*  
 Farrar, Linda  
 Golden, Ruth\*  
 Gomez, Rudy\*  
 Greenwood, Linda\*  
 Gutierrez, Victor  
 Hagood, Lawrence  
 Hawkins, Mary\*  
 Henley, Lisa  
 Hernandez, Bernadett\*  
 Hernandez, Natalie\*  
 Holloway, Alice  
 Hood, Penny\*  
 Jackson, Michael  
 Jenkins, Pleas  
 Jones, Valencia\*  
 Latin, Debra  
 LeBlanc, Linda\*  
 Leclere, Carmen  
 Lemke, Edna\*  
 Letwin, David  
 Lewis, Ella\*  
 Marshall, Glenda  
 Masterson, Ronald  
 Mitchell, Herbert  
 Nelson, Eric\*  
 Nguyen, Minh  
 Nino, Jose  
 Pennewill, Ann  
 Rhodes, Edward  
 Robbins, James\*  
 Roberts, Delford\*  
 Ross, Margaret  
 Runnels, Pam\*  
 Sellers, Tommie  
 Smith, Virginia\*  
 Spradley, Freddy  
 Stanford, Barbara\*  
 Thomas, George

## HMEPS' Frazier to Retire

The staff of HMEPS would like to congratulate Betty Frazier, Benefits Manager at HMEPS, on her January 1, 2006 retirement. Betty, best of luck to you in all your future endeavours!



Vargas, Carmelita\*  
 Wilson, Jacqueline

## Public Works

Abram, Marilyn  
 Alberti, Lawrence  
 Bolden, Richard  
 Bowman, Louis  
 Campos, Manuel  
 Cantu, Israel  
 Clark, Francis  
 Cunningham, George  
 Doze, Carol  
 Dunlap, Shirley Jo  
 Fernandez, Hector Jr.  
 Franklin, Dolores  
 Garza, Daniel  
 Gilbert, Forrest  
 Grizzle, Barbara  
 Hamilton, Kenneth  
 Helm, James  
 Heneke, Robert  
 Henriques, Concepcion\*  
 Hill, Glenn  
 Hilliard, Oliver  
 Homan, Lawrence  
 Hulbert, Roger\*  
 Jackson, Weldon  
 Kidd, Kenneth\*  
 Lane, Wilbur  
 Leal, David\*  
 Lott, Christopher\*  
 Luter, William  
 Lynch, Marvin  
 Malone, Thomas\*  
 Manuel, Charles  
 Martinez, Foster  
 Martinez, Jose  
 Meador, Kenneth  
 Milton, Robert

Osborn, Dormita\*  
 Paquet, Lawrence  
 Qureshi, Mumtaz  
 Reyes, Atanacio  
 Rivera, Jose  
 Roberson, Bobby\*  
 Similien, Patricia\*  
 Smith, David\*  
 Spence, Robert  
 Spiller, Doris  
 Stepanski, Thomas  
 Stuckey, James  
 Tellez, Saul  
 Williams, Jacquelyn  
 Ybarra, Rebecca

## Solid Waste

Arias, Pedro  
 Cooley, Genora  
 Dancy, Dawn  
 Diaz, Jerry  
 Do, Vinh  
 White, Claude

\*Deferred Retirement

Correction: John Gronsky's name was misspelled in the previous issue. He retired from Public Works in 9/04.

## In Remembrance

### Active Employee and Retiree Deaths – April 23, 2005 to September 7, 2005

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

Adams, Elma**	Fuller, Worthie	Perez, Frank
Agapiou, Eleftherios	Galentine, Joseph	Perez, Locadio
Alaniz, John	Garcia, Gregorio	Phillips, Barbara
Alexander, Anna Bell**	Gartner, F.	Pollard, Barry
Allen, Lucious	Gillmore, Jean	Preble, Elvera**
Andres, Joseph	Gillum, Wilbert	Quin, Harry
Atkins, Virginia*	Goins, Stanford	Reagan, Dewitt
Bailey, William	Gonzales, Willie	Reyes, Jose
Barnes, John	Graham, James	Romero, Miguel
Barnett, Herman	Graham, Tappy**	Rooke, Charles
Barrera, Vincent	Grant, Thomas	Sampy, Joseph
Barrett, Mary**	Griffin, Robert	Sanchez, Andrew
Beasley, Linda	Guidry, Paul	Sanders, James
Bell, Belinda*	Gunn, Stephen*	Saxrude, Harold**
Blankinship, Jerry*	Hale, Emil	Schroder, Annie
Bleakney, C.	Harris, Walter	Senegal, Orelia**
Bray, Larry	Heiser, Mary**	Shaka, Rambo*
Brisson, Nancy*	Henry, Ernest	Shaw, Ellis
Brown, Oscar	Hubbard, William	Smith, Edward**
Carker, Annie**	Hurd, Leonard	Stafford, Wade
Carnley, Robert	Hurst, Bernice	Stephens, Clara**
Carter, Isaiah	Johnson, Erwin	Strong, Ruth**
Chavez, Guadalupe	Johnson, Jerry	Tillman, Junious
Clary, Vernon	Johnson, Rosa**	Tumlinson, William
Constable, Nan	Kerr, Alice**	Walker, Larry
Cooks, Wilbert	Kerr, Carl	Walker, Martha
Cooper, Camille	King, Ray	Washington, Joseph
Cortez, Antonio	Knighton, Z.**	Wehmeyer, Clarence
Cuellar, Hector	Landin, Diana*	White, Alfred
Dale, Allie**	Lara, Joe	Young, Portia
Davis, Anthony	Love, Beth**	Zittle, Bobbie
Davis, Kenneth	Lovelace, K.	
Davis, Ruth**	Lytle, Raye**	*Active Employee Death
Dawson, Willie**	Mancha, Rosenda**	**Widow(er)
Deason, Janice**	May, Walter	
Dominy, Alton	McBride, Dora**	
Dorion, Willie	McCullar, Ada**	
Eck, Charles	McGinnis, Joseph	
Em, Yim	Moninger, Zelma**	
Evans, Emmett	Moore, Fay	
Fitzgerald, Milton	Pascua, Federico	

## Pension Check Schedules

The following are the dates pension benefit checks will be **mailed** in the months ahead. The schedule will be strictly adhered to. Keep this schedule handy so you will know when your benefit check will be mailed.

- November 28, 2005
- December 28, 2005
- January 27, 2006

**Direct deposits (ACH)** will be deposited on the last business day of each month, as follows:

- November 30, 2005
- December 30, 2005
- January 31, 2006

If you are interested in direct deposit of your pension benefit checks, please call our office at (713) 759-9275.

## 2006 DROP Interest Rate Approved

At the November 17, 2005 Board meeting, the Board approved a DROP rate of 6.93% for calendar year 2006. This rate will apply to DROP accounts starting January 1, 2006.

## HMEPS Investments

### Market Values, as of 6/30/05

Domestic Equity	\$ 492,200,737
International Equity	323,027,651
Fixed Income	242,213,621
Real Assets	221,382,666
Alternative Investments	216,941,751
Cash Equivalents	14,059,366
City of Houston Hotel Note	316,362,500
<b>Total Fund</b>	<b>\$ 1,826,188,292</b>

- For the first six months of calendar year 2005, the Fund's investment return was 3.84%.
- For the fiscal year 2005 ending June 30, 2005 the Fund's investment return was 13.85%.



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## **Pension Press**

Houston Municipal Employees Pension System  
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## **BOARD OF TRUSTEES**

### **ELECTED AND APPOINTED TRUSTEES**

Fred Holmes, *Chairman*  
Ray Kennedy, *Vice Chairman*  
Roderick J. Newman, *Secretary*  
Shiou-Huey "Sophia" Chang, CPA  
Sherry Mose  
Lee Pipes  
Barbara Chelette, *Appointed*

### **CITY-APPOINTED TRUSTEES**

Richard Badger  
Gilbert Garcia  
Alfred Jackson

### **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*.

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## **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 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.hmeps.org](http://www.hmeps.org)