



PENSION NOTES



Pensioner Dick M. Hickman & Police Chief Kunkle

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Dallas Police & Fire Pension System



Identity Theft: It Could Be Your Worst Nightmare

I recently took a class on identity (ID) theft. If you become a victim of ID theft, it can take years to get it straightened out and is very expensive. ID theft is one of the fastest growing crimes in the United States. Low penalties with rich returns make it very desirable for the dishonest. The following are some suggestions to protect yourself:



*John M. Mays,
Pensioner Police
Trustee*

- Do not carry your Social Security card and only give the number out when necessary. Most of your credit information can be acquired with the use of your Social Security number.
- Carry only one credit and one debit card. If your billfold or purse is stolen, the first thing the thief will do is immediately charge as much to the card as possible. Do not keep your personal identification number (PIN) where the thief can find it. If they can find it, they can clean out your account or get cash advances.
- If someone calls requesting information about your bank accounts or credit cards, do not give

out any information. If necessary, call the person back on the number on the company's last statement.

- Buy a shredder and destroy all of those credit card applications you get in the mail and all financial information. Thieves have started going through trash to find information like credit applications, bills, and other information about you. Shredded, these documents can do you no harm.
- Another suggestion is to contact the three credit bureaus and have them send you a copy of your credit report. This will give an indication if anyone has taken out credit in your name at another address. The credit agencies are:
 - Equifax**—www.equifax.com, 1.800.685.1111
 - Experian**—www.experian.com, 1.888.397.3742
 - TransUnion**—www.transunion.com, 1.800.888.4213

I understand there is a charge of about \$8 per report. The credit bureaus also offer services that will monitor your credit activity.

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Identity Theft, continued

- Always review your credit card bills to make sure that all the charges belong to you. If your credit card bill does not come when expected, check to make sure no one has ordered a duplicate card after changing the mailing address.

A Dallas television station did a story on “skimming.” This is when a waiter at a restaurant runs your credit card through a small device that collects the information and then sells the information for \$10 or \$20 a card. The buyer makes up duplicate cards and uses them to buy merchandise. Paying cash is about the only way to prevent skimming.

The Federal Trade Commission has a Hot Line number, 1.877.IDTHEFT, to talk to counselors about dealing with the consequences of ID theft. Visit their Web site at www.consumer.gov/idtheft. You can order a brochure from the Web site or by phone to get more information on how to protect yourself.



—John M. Mays, Pensioner Police Trustee



Protect Your Identity While Traveling

- Ask the Post Office to hold your mail while you are away.
- At automated tell machines (ATMs), shield the keypad when you enter your PIN.
- Leave your checkbook, laptop, and Palm Pilot at home.
- Carry a photocopy of your passport in a safe place. If your passport is stolen, go to the closest U.S. embassy or consulate for a replacement.
- Prepare for the worst by making a list of your credit account numbers, and store them in a safe place. Carry the customer service phone numbers so you will know whom to contact if your wallet is stolen.

From the Identity Theft Resource Center, www.idtheftcenter.org

For More Consumer Information

- Attorney General of Texas, www.oag.state.tx.us
- Fraudwatch International, www.fraudwatchinternational.com

Pension System Calendar

- **September 5**—Retired Police and Firefighters Association meeting, Salesmanship Club, 106 East 10th Street in Oak Cliff
- **September 6**—Labor Day, Pension System office closed
- **September 9**—Board of Trustees meeting
- **September 11**—343 Memorial Climb at Ameriquest Field in Arlington
- **September 13**—Dallas Fire Department Retirees Association meeting
- **September 14**—Retired Firefighters Luncheon, Furr’s Cafeteria, Garland
- **September 22**—Retired Firefighter Golf Tournament (Retired Police welcome, too!)
- **October 2**—Retired Police Officers’ Annual Picnic, Quitman, Texas
- **October 3**—Retired Police and Firefighters Association meeting
- **October 14**—Board of Trustees meeting; First public reading of Pension System’s 2005 budget
- **October 18–21**—Board of Trustees meeting
- **October 28**—Pensioner Financial Seminar

In Memoriam

Herbert A. Bible, Jr.
Retired Police Officer

John L. Bone
Retired Firefighter

James E. Bramhall
Retired Police Officer

Sydney Burton
*Widow of Retired Police Officer
Thomas D. McMillon
and Wife of James Burton*

Calvin Edington
Retired Police Officer

Herschel Lee Futch
Retired Firefighter

James H. Gillham
Retired Firefighter

Berniece M. Jenkins
*Widow of Retired Firefighter
Wendell H. Jenkins*

Lee Roy Q. Miller
Retired Firefighter

Margie Rodgers
*Widow of Retired Police Officer
Doyle K. Rodgers*

Sheila F. Wallin
*Wife of Retired Firefighter
Fred Wallin*

Barbara Ellen Wilson
*Widow of Retired Police Officer
Woodrow H. Wilson*

Dallas Fire Department Retirees Association Meeting

Date: September 13, 2004

Place: Dallas Fire-Rescue Training Ctr.
5000 Dolphin Road

Time: 10 a.m. to 12 p.m.

Retired Police & Firefighters Association

Next meeting: Sunday, September 5

*Location: Salesmanship Club,
106 East 10th Street in Oak Cliff*



*Special Projects Coordinator Gail Borneman
and Police Chief David Kunkle*

Look Who Retired... Congratulations!

Fire Department

John C. Allen
Kelly S. Harris
Boyd Lewis
Walter M. Neal
Claude W. Prewitt
John H. Quarles
Roy D. Rand
Rodney L. Vike



Police Department

Bruce E. Adams
Richard V. Crosby, Jr.
Frank L. Hearron
Jimmy D. Holt
Raymond C. Nettles
Matthew E. Schmidt
Thomas S. Shelton



Board of Trustees

Gerald Brown,
Chairman

Steven G. Shaw,
Vice-Chairman

Gary W. Edge,
Deputy Vice-Chairman

Donald W. Hill

John M. Mays

Rector C. McCollum

Maxine Thornton-Reese

George J. Tomasovic

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Richard L. Tettamant,
Administrator

Brian F. Blake,
Assistant Administrator

Donald C. Rohan,
Assistant Administrator



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Call us at:

214.638.3863 or
1.800.638.3861

Visit our Web site at:

www.dfp.org

E-mail us at:

info@dfp.org

News Briefs

- **Pensioner Financial Seminar**—This is our final Pensioner seminar for 2004! It will be held on October 28, in Allen, Texas. To Register, contact Gale Paul, 214-382.4422, 214.638.3863, or 1.800.638.3861. If you live north of the metroplex, be sure to attend this seminar!
- **Firefighter Fundraiser**—The 343 Memorial Climb will be held on September 11, 2004, at Amerquest Field in Arlington. The charity climb is named in honor of the 343 firefighters who died September 11, 2001, in New York, and it supports firefighters who currently risk their lives every day. The money raised from this fundraiser will go to two organizations, the Firefighters National Trust (FNT) and the International Association of Fire Fighters (IAFF) Fallen Firefighters Fund. Participants get sponsors to pledge a donation amount for each flight of stairs climbed at the ballpark. For more information, see www.343memorialclimb.com.
- **Retired Firefighter Golf Tournament**—Our September 22nd tournament will be a four-person scramble at Buffalo Creek Golf Club in Heath (just south of Rockwall). The club is on Country Club Drive between Horizon Road (FM 3097) and Ridge Road (FM 740). Tee Time is 8 a.m. (be there by 7:15 a.m.). Cost is \$35, including green fee, cart, and entry fee. All entry fees go toward prizes. Retired Police Officers welcome, too! For further details, contact Archie Kelly, 972.722.3229 or arkelly@classicnet.net.
- **Birthday Wishes**—Jack Meredith, our oldest retiree, turned 101 this year! Congratulations, Jack!



Retired Police Officers' Annual Picnic



Saturday, October 4 at 10 a.m.

Hogg Park in Quitman, Texas

RSVP by September 28

RSVP to B.J. Dale, 972.291.1657

or Ray Hawkins, 972.329.1161

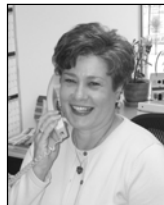
For RV pad rental, call Kathleen Hogue, 903.763.2701

Community Calendar of Events

Provided by your

Pensioner Advocate Gale Paul

Call 214.382.4422 or 1.800.638.3861



DALLAS
POLICE & FIRE
PENSION SYSTEM



September 2004

Activities

- Mon. 9-6** **MDA Labor Day Car, Truck & Bike Show.** Lone Star Park, 1000 Lone Star Pkwy., Grand Prairie. Entry Fee \$20. All money goes to Muscular Dystrophy Association (MDA). Registration 9-11 a.m., Judging 11-Noon, Awards 2:30-3 p.m. For more information, www.gasolinealleycarshow.com, or call Jeff, 972.289.4360 or Marvin, 972.167.5393.
- Sun. 9-16** 7 a.m.-3 p.m. **Big Catch—Maurice Barnett Geriatric Wellness Center's 7th Annual Individual Open Bass Tournament.** Avalon Park, Lake Lavon, Wylie. Entry fee, if paid by 9-4-04, \$60; or after 9-4-04, entry fee \$75. For more information, www.bigcatchbass.com or call 972.941.7335.
- Wed. 10-6** **Free Flu Shots to Seniors.** Arlington Convention Center, 1200 Ballpark Way, Arlington. Free flu shots for those 60 and older! Sponsored by the North Texas Adult Immunization Coalition.
- Fri. 10-8** 12:15-1 p.m. **The Story of Hartlee Field.** Harlee Field Airport, Denton. Terry Garland and L.L. LaRue will discuss the role of Hartlee Field in the training of World War II pilots. This lecture is in conjunction with the Annual Hartlee Field Reunion. Lecture sponsored by the Courthouse-on-the-Square Museum.
- Every** **Frontiers of Flight Museum.** 6911 Lemmon Ave., Dallas. World-class aircraft and aviation artifacts on exhibit. Admission: 65+ \$6, adults \$8, ages 3-17 \$5, children under 3 are free. Open Monday-Saturday, 10 a.m.-5 p.m. and Sundays 1 p.m.-5 p.m. For more information, www.flightmuseum.com or 214.350.3600.

Pensioner Financial Seminar

Thursday, October 28, 2004

9:15 a.m.-4 p.m. (Light breakfast & lunch included)

Allen Heritage Center, 101 East Main Street & Ash, Allen, Texas

*Register
Early!*

*Last One
This Year!*

- Who:** We encourage Pensioners, Spouses, Widows, and Widowers to attend
- Registration:** \$20 deposit, returned upon completion of class
- Class topics:** Trusts, Investments, Minimum Distribution at Age 70½, Long-Term Care, Power of Attorney, Physician Directives, Wills, Survivor Benefits, Probate, and more!
- Tip:** Register early, seating limited!

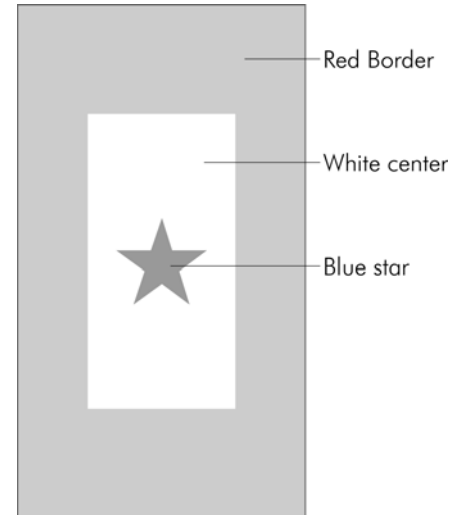
To register or for more information, contact: Pensioner Advocate Gale Paul, 214.382.4422 or 1.800.638.3861.

Mail checks to: Dallas Police & Fire Pension System, Attention: Gale Paul, 2301 N. Akard St., Ste. 200, Dallas, TX 75201.

Blue Star Service Banner

A Blue Star Service Banner displayed in the window of a home is a tradition in America. The Banner lets others know that someone in this home is serving in the U.S. Armed Forces. As citizens steel themselves for the long and difficult "War on Terrorism," the Blue Star Service Banner tradition reminds us all that this new war touches every neighborhood in our land.

The blue star flag was created in 1917 and people hung it in their windows to denote that a member of the family was serving in the armed forces. The blue star flag was designed and patented by World War I Army Captain Robert L. Queissner of the 5th Ohio Infantry who had two sons serving on the front line. This flag quickly became the unofficial symbol of a child in service. Also during World War I, the blue star became gold if a service member was killed or died on active duty. The blue star stands for hope and pride; the gold star stands for sacrifice to the cause of liberty and freedom.



During World War II, the Department of War issued specifications on the manufacture of the flag as well as guidelines indicating when and by whom the Service flag could be flown or the Service Lapel button could be worn. The Department of Defense updated the guidelines on December 1, 1967, with DoD Directive 1348.1, which implemented an Act of Congress authorizing a service flag and a service lapel button (U.S.C. 179-182).

Note: The above information is from The American Legion, www.legion.org, and the Department of Defense, www.defenselink.mil.

Medicare-Approved Drug Discount Card With \$600 Credit

You may know someone, such as parents, aunts, uncles, or grandparents, who qualifies for the *Medicare-Approved Discount Card with \$600 Credit*. The basic facts are listed below.

- \$600 credit in 2004
- Can apply for the \$600 credit at any time in 2004
- Will receive the full \$600, if eligible
- Possible to carry over 2004 remaining credit into 2005
- Do not have to reapply for \$600 credit in 2005

Eligible for a discount card *with \$600 credit*, if:

- Enrolled in Medicare Part A and/or enrolled in Medicare Part B
- Not receiving Medicaid outpatient prescription drug coverage at the time of enrollment

Annual 2004 maximum income limits for eligibility:

- Single: \$12,569
- Married: \$16,862

NOTE: Resources, such as savings accounts, are not counted. And you do not have to have high prescription costs.

To Enroll, Call
1.800.MEDICARE
(1.800.633.4227)