Comprehensive Pension Reform: FAQs

SDCERS has received questions from City of San Diego Members regarding the upcoming “Comprehensive Pension Reform” ballot initiative, also known as Proposition B, scheduled to be on the ballot in San Diego in June 2012. (Note: this initiative would not affect Port & Airport Members).

**SDCERS is neither affiliated with nor involved in Proposition B.** However, it is important that Members understand the basics behind the initiative and how it may affect their retirement benefit if passed. While the initiative seeks to close the current Defined Benefit (DB) pension plan and establish a Defined Contribution (DC), 401(k)-style plan for all new City employees, except sworn police officers, it also contains components that could affect retirement benefits for currently Active and Deferred employees.

These FAQs offer SDCERS’ interpretation of some of these components contained in Proposition B and address many common questions. Visit the SDCERS website, at [www.sdcers.org](http://www.sdcers.org), for a complete list of FAQs recently posted.

**What is the Comprehensive Pension Reform Initiative?**

In general, the initiative would amend the City Charter to eliminate DB pensions for all City employees, except sworn police officers, who are first hired by the City or initially assume office on or after July 1, 2012.

Two key pieces of the initiative are:

a) **Substitution of Current Defined Benefit Plan with Defined Contribution Plan for New Hires, Excluding Sworn Police Officers:**

The DB plan would be substituted with a DC, 401(k)-type plan for those new City employees hired on or after July 1, 2012, excluding sworn police officers. The DC model would provide a retirement contribution by the City of no more than 9.2% of compensation for General Members and no more than 11% of compensation for Safety Members. The initiative would also authorize the City Council to enroll sworn police officers hired on or after the effective date of the Charter amendment in either the DB or the DC plan.

b) **Six-Year Limit on Base Compensation:**

Though it has been reported by some press as a “five-year salary freeze,” the proposed salary freeze on pensionable salary for current City employees actually extends for six years, from July 1, 2012 through June 30, 2018. According to the proposition, the freeze would limit employees’ base compensation used to calculate pension benefits to Fiscal Year 2011 levels.

The Charter amendment provides that any tentative agreement between the City and the employee bargaining units that fails to provide the freeze on pensionable salary must be approved by a two-thirds majority of the full City Council to take effect.

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If passed, when would Proposition B become effective?

Proposition B provides that the DC plan could become effective immediately upon passage of an implementing ordinance by the City Council, and that the proposed six-year freeze on pensionable base compensation could become effective July 1, 2012, subject to any applicable bargaining limitations.

**Does the proposed limit on base compensation, for purposes of calculating a retirement benefit, freeze my base compensation at FY2011 levels, even if I change jobs?**

The initiative states that the limit on base compensation for purposes of calculating a retirement benefit requires that, from the effective date of the Charter amendment through FY 2018, retirement benefits be calculated using an employee’s FY 2011 base compensation for their current position — even if the calculation is taking place in, say, 2014.

If a classified or classified unrepresented employee changes jobs within the City during that six-year limit on base compensation; and the new classified or classified unrepresented City job pays more money; and if the employee becomes eligible to retire during that timeframe, the retirement benefit would be calculated on the base compensation for the new job, but at the FY2011 level of that job.

This example applies only to classified and classified unrepresented employees. It is unclear whether, or if so, then how, the six-year freeze provision in Proposition B would apply to unclassified employees.

**Important for current Active Members:** This provision of the initiative is a modification in current rules and practices regarding the calculation of retirement benefits by SDCERS and would impact current employees in the SDCERS defined benefit plan.

In Proposition B, the limit on base compensation for purposes of calculating a retirement benefit requires that, from the effective date of the Charter amendment through FY 2018, retirement benefits be calculated using an employee’s FY 2011 base compensation for their current position — even if the calculation is taking place in, say, 2014.

I have been told that the initiative states that a freeze on base compensation is not necessarily a freeze on all pay for six years. Is this true?

In Section 70.2, the initiative states that it should not be interpreted as seeking to limit the ability of the City to offer “additional compensation” for City employees during the effective period of the limit on base compensation, provided that such additional compensation does not increase the base compensation for purposes of calculating a retirement benefit. In other words, other types of compensation could effectively take place if excluded from pensionable base compensation and approved by the City.

Currently, an employee’s Final Average Salary (“FAS,” which is your highest one-year or highest three-year average, depending on your hire date) is used when computing the retirement benefit. Proposition B redefines what types of pay are pensionable, which could then impact FAS. If I have not yet retired, would passage of Proposition B potentially lower my FAS amount?

Proposition B seeks to exclude certain pay items such as bilingual pay from pensionable base compensation, subject to legal constraints, and hence if fully implemented would result in items being excluded from your FAS calculation that currently are included. **Important:** The legal limitations on the City’s ability to make those exclusions are not clear at this time.

I’m an inactive employee, no longer working for the City, but had at least 10 years of service with the City. My contributions were left on account with SDCERS when I left City employment. What effect will the passage of Proposition B have on my future pension (when I become both age and service eligible to retire)?

The initiative’s provision relating to limitations on base compensation states that it shall apply.
prospectively only, which SDCERS understands as meaning to limit its applicability to periods of service that are earned after the initiative’s effective date.

Therefore, if you do not return to active service with the City of San Diego prior to retirement, the DB retirement formula and base compensation in effect at the time you terminated employment should apply to the calculation of your retirement benefit. SDCERS does not know whether the City or the Members currently agree with this understanding of the provision or will seek to legally challenge it.

What effect would Proposition B have on my Member contribution rate and the City’s offset?

The initiative would prohibit the City from paying any portion of a current Member’s contribution (commonly referred to as the “City offset”) to the retirement system, or from capping the employee’s contribution rate to the retirement system.

The initiative would also require that the City contribute a substantially equal amount to that required of employees for a normal retirement allowance, but prohibit the City from contributing in excess of that amount except in the case of financial liabilities of the City accruing under any new retirement plan or revised retirement plan because of past service of the employee.

In other words, stated generally, the City and its employees must contribute substantially equal amounts each year to fund the cost of retirement system benefits accrued by the employee for normal retirement allowances for that year.

The impact, if any, of this provision on the allocation of normal cost contributions for other benefits is not clear. The City should remain responsible for paying financial liabilities accruing because of past service of employees.

How is Proposition B affected by the current “Substantially Equal” litigation?

There is a pending lawsuit the City filed against SDCERS that seeks to have Members share in the responsibility for investment and actuarial gains and losses that are part of the unfunded actuarial liability (“UAL”) that SDCERS now charges to the City and not to the Members.

While the language of Proposition B on this point appears to preserve the City’s responsibility for paying for financial liabilities accruing because of past service, as stated in the previous question, City officials have stated in connection with that lawsuit that Proposition B would result in equal sharing in investment and potentially other unfunded actuarial accrued gains and losses for current employees. Whether the City’s interpretation of this Charter amendment is correct and, if so, to what extent the City is able to enforce this provision on Members, is unclear to SDCERS at this time.

If I am already retired, will Proposition B affect me?

There are no provisions in Proposition B that directly affect the benefits paid to current Retired Members.
The SDCERS Board of Administration has 13 Trustees. Six Trustees are elected by the Members, while seven Trustees are appointed by the Mayor and are independent (not Members) of SDCERS.

Two of the appointed Trustee positions were recently filled by William W. Haynor and Valentine S. Hoy.

William Haynor has more than 30 years of banking and finance experience, with positions at Bank of America, Imperial Corporation of America, Great American Bank, and as Executive Vice President and Chief Administrative Officer of Bank of San Francisco. Currently, Mr. Haynor is Chairman and CEO of Seniorquote Insurance Services, a direct response distributor of senior life and health insurance. Mr. Haynor also has more than 30 years of experience serving on public and nonprofit boards, including being Chairman of the Marin Municipal Water District Board, and the San Francisco and San Diego United Way boards.

Valentine Hoy, a San Diego native, has practiced law in San Diego since 1985. Since 2009 he has been a partner in the San Diego office of Allen Matkins Leck Gamble Mallory & Natsis LLP. Mr. Hoy is a business trial lawyer whose clients have included developers, pension fund investors and builders. He has served his community as a member of the Peninsula Y Board of Directors, the Museum of Man Board of Trustees and the Board of Governors of the Association of Business Trial Lawyers, San Diego Chapter.

Both new Trustees bring excellent backgrounds from their respective fields to SDCERS, with experience that is invaluable in upholding the Board’s fiduciary responsibilities. We are extremely pleased to have them aboard and look forward to working with them.

For Board meeting schedules and agendas, or to view Board meeting videos, visit www.sdcers.org.
At the April 2012 Board meeting, Hewitt EnnisKnupp (HEK) presented an annual review of the strategic asset allocation that was adopted in September 2010. Since then, significant progress has been made implementing the new strategy. The non-US fixed income and market neutral allocations were eliminated. Two emerging market debt and two global equity managers were hired. The infrastructure allocation has been launched and an in-depth review of the real estate portfolio is underway.

The April 2012 recommendation to the Board was that the strategic asset allocation continues to be appropriate and that no changes were necessary at this time.

In real estate, the new consultant team of HEK presented key initiatives for the coming year. They will conduct an in-depth review of all properties held in SDCERS’ separately managed accounts. Expectations are that SDCERS will invest in two new real estate funds during the year. One investment would be in the core space (where retirement returns are generated from income) to improve the overall risk profile of the fund and to increase diversification. The second investment would be in the non-core space (where returns are derived from a combination of income and appreciation) due to favorable pricing in those markets. Additionally, HEK will review potential options in the global real estate investment trust area.

In February 2012, SDCERS made an investment in a multifamily apartment complex in a high barrier-to-entry market in North Westchester County, NY. The property was purchased at a discount to market and replacement cost. SDCERS’ investment manager has the opportunity to improve the property’s management and operations which should result in above-market yields and the potential for significant upside through a unit/amenity renovation program.

In the infrastructure asset allocation contracts were signed with two discretionary consultants, Credit Suisse and StepStone. The consultants have begun evaluating various investment opportunities and four investments have been made to date.

In public markets, the Board recently approved the hiring of two global equity managers to fill a 5% allocation. The two managers were Grantham, Mayo, Van Otterloo & Co LLC (GMO), Boston, MA, and Walter Scott & Partners Ltd, from Edinburgh, Scotland. As global financial markets have become more integrated and companies operate more globally, the worldwide equity markets have become more unified as opposed to distinct regional markets. Evidence also suggests that giving skilled investment managers the freedom to select equities across a broader spectrum increases the probability of investment return success.

For more information on SDCERS’ Investments program, visit www.sdcers.org and click on “Investments” to read the Investment Policy Statement and other information.
Retiree News
by Richard Wilken, Retired Member Trustee

SDCERS’ staff has been busy processing Purchase of Service (PSC) contract corrections. They have also processed a large increase in retirements from the City. In March alone, over 200 City employees retired, many as a consequence of the reductions in retiree health care benefits for those leaving after March 31st.

Supplemental COLA (Cost of Living Adjustment)
The City Council adopted the Supplemental COLA Benefit (also known as the 75% Purchasing Power benefit) in 1999. This benefit was adopted to assist those who retired on or before June 30, 1982, to help them keep up with the increased cost of living. A special reserve fund was set up to pay for this supplemental benefit. SDCERS’ staff estimates that the funds in this special reserve will run out by approximately October of 2013. Letters were sent by SDCERS in February to each Supplemental COLA recipient alerting them of this fact.

Board members from the Retired Employees’ Association (REA) and the Retired Fire & Police Association (RFPA) have been working jointly to develop possible alternatives for adding to the fund for this benefit. Representatives from REA and RFPA were listed in this letter as contacts for those impacted. I recommend that if you received one of these letters from SDCERS that you contact the respective REA/RFPA individuals to discuss what this means and what you can do to help.

(continued on next page)

Retiree Associations
EVENTS Calendar & Contact Information

City of San Diego Retired Employees’ Association (REA)
www.csdrea.org • 858.272.0494 • president@csdrea.org

Monthly General Meetings are held at the War Memorial Building in Balboa Park.
Check the REA web site for more information.

July 10 9:30 a.m. Board Meeting. 11:00 a.m. General Membership Meeting
11:30 a.m. Guest Speaker is syndicated Columnist Ruben Navarrette
12:00 p.m. Lunch

August 13 9:30 a.m. Board Meeting. 11:00 a.m. General Membership Meeting
11:30 a.m. Guest Speaker is Councilmember Marti Emerald
(Awaiting confirmation; please check our website)
12:00 p.m. Lunch

Retired Fire and Police Association of San Diego (RFPA)
www.retiredfp.com • 760.753.7462 • sdfdrouse@yahoo.com
For Hand-in-Hand Family Support Services, contact Cherie Olaveson, 619.561.5985, hand-in-hand@cox.net

Monthly Board Meetings are held at the Firefighters Credit Union, 4926 La Cuenta Drive, San Diego (unless otherwise noted) on the first Thursday of each month at 9:00 am.

June 7 9:00 a.m. Monthly Board Meeting
July 5 9:00 a.m. Monthly Board Meeting
July 9 11:00 a.m. Quarterly Luncheon & General Meeting, at San Diego Pistol Range

NOTE: No monthly Board Meeting will be held in August.
PSC Update
This is a difficult time for retirees and active employees impacted by the PSC correction process. This court-mandated effort forced approximately 2,000 individuals to pay significantly more for service credits previously purchased or, alternatively, to accept reduced pension benefits.

SDCERS staff reports that more than 95% of those impacted have completed the correction process. All of the remaining impacted PSC contracts should be modified before the end of this fiscal year. PSC court litigation against SDCERS and/or the City by ‘named individuals’ and several ‘class action’ suits is now underway. To assist members in tracking this litigation, SDCERS posts the complaints, filings, rulings, etc. of these cases (and others) on the SDCERS website. On the home page at www.sdcers.org, select “About SDCERS” and on the drop down menu, select “Litigation.”

Are You Being Reimbursed for Medicare Part B Premiums?
Most retirees start receiving Medicare when they turn 65. Individuals who enroll in Medicare must pay for the portion known as “Medicare Part B.” Medicare Part B premiums are paid either through deductions from the retiree’s monthly Social Security check, or, if the retiree is not receiving Social Security, they are typically billed separately for Part B premiums. Monthly Part B premium costs vary from approximately $100 for most people to much higher premium costs for upper income individuals.

City retirees eligible for retiree health benefits receive an allowance to be used towards the cost of either a City-sponsored health plan or a privately secured health plan. Eligible retirees can, in addition, receive reimbursement for 100% of the premium that Medicare charges for Part B (Medicare Part B Premium Reimbursement). Please note that you must request Part B premium reimbursement; it does not happen automatically. Also note that each year when your premium changes, you must submit updated evidence of Medicare coverage and the amount you are paying in order for SDCERS to adjust your reimbursement.

I was surprised to learn recently that some retirees do not know they can have their Medicare Part B premiums reimbursed. Perhaps that is because some individuals retire prior to age 65 and do not change health insurance providers when moving into Medicare status, so they may not read the detailed Medicare reimbursement information provided by SDCERS in the Retiree Health Benefits booklet sent out each year.

How to be reimbursed: Detailed instructions for getting reimbursed can be found in the Retiree Health Benefits publication issued annually during the June Open Enrollment period. In the booklet, find the section on “Reimbursement for Medicare Part B.” The “Medicare Part B Reimbursement Form” is included in the book, and can also be downloaded from the SDCERS website under the “Forms and Publications” menu. Those without internet access can call the SDCERS office to request a copy.

The Retired Fire & Police Association also has developed an excellent fact sheet of information concerning “SDCERS Reimbursements for Medicare and Other Medical Services” which is available on the RFPA’s home page at www.retiredfp.com. This same document is also available on the REA website. Both RFPA and REA websites are open to non-members.

REA’s New Website
REA recently went ‘live’ with an excellent and informative new website at a new web address: www.sdrea.org. The REA and RFPA websites are excellent sources for up-to-date information on developments surrounding retiree benefits.

Keeping Informed & Involved
I may sound like a broken record, but I again stress the importance of both active and retired members monitoring SDCERS’ Board activities. Board meetings may be viewed at any time through the SDCERS website. Videos are generally posted by the end of the meeting day. Board meetings are also telecast on Channel 24 (within the city of San Diego) and rebroadcast at various times. Joining and volunteering for organizations like REA and RFPA that represent City retirees or public entity retirees will help you stay on top of issues.
Retiree Health Open Enrollment Begins June 4, 2012

SDCERS’ Annual Retiree Health Open Enrollment period for City of San Diego Retirees is set to begin Monday, June 4, ending Friday, June 29. Retirees will receive their 2012-2013 Retiree Health Benefits booklet in the mail from SDCERS prior to the beginning of Open Enrollment.

In addition, SDCERS has scheduled Wednesday, June 13, as the annual Open Enrollment Help Day. Between 10 a.m. and 12 p.m., Retirees have the opportunity to attend this help day, held in the Balboa Park Ballroom, and ask questions of health care provider representatives, or turn in their paperwork directly to SDCERS staff. Look for more information on the Help Day in your Open Enrollment booklet.

RECENT retirements

Thomas P. Abbe  
Denise M. Abell-Hove  
Karyn L. Abramo  
Marlene D. Ackee  
Richard B. Adams  
Marsha L. Alesi  
Paul J. Alesi  
Lorraine C. Alexander  
Zohra Alexander  
Carolyn C. Allen  
Geoffrey M. Alpert  
James J. Andrecht  
Catherine A. Anzuoni  
Dionisio S. Avalos  
Jose A. Avila  
Michael E. Badger  
Judith A. Bagwell  
Randal L. Ballard  
Jesse Ballesteros  
Girard M. Barca  
Jesus Barragan  
Gayle A. Bates  
David E. Beers  
Duane E. Bennett  
Pamela E. Bernasconi  
Rosemary J. Billburg  
Maria R. Biondo-Longton  
Robert L. Bitterlie  
Steven W. Bixler  
Lisa J. Blake  
Alexis A. Blaylock  
Michael D. Boerner  
James W. Boyd  
Marva J. Boyd  
Susan J. Brannian  
Menzore Brassfield  
Donald J. Braun  
Gerald W. Brewster  
Mary E. Bridgette  
Michael W. Brindell  
Judes A. Brooks  
Conley M. Broome  
Anthony R. Bryant  
Deborah W. Burger  
Beethoven F. Burks  
Ronnie Burks  
Daniel M. Calderon  
Jene L. Calloway  
Enrique E. Camargo  
Jean Cameron  
Carla J. Carignan  
Jeffrey A. Carle  
Joi E. Carle  
Joseph A. Carmody  
Chesley C. Carney  
Ann L. Carter  
Mary L. Carter  
Isidro C. Castaneda  
Tamarah B. Castaneda  
Olivia Castillo  
Dana R. Chapin  
Joseph B. Charlot  
Sean D. F. Cicchetto  
Debra S. Coleman  
Deborah K. Collier  
Laurine A. Cox  
Antoniette C. Crockett  
Christopher P. Cullett  
Virgil Culverson  
Leroy Cunningham  
Elisa A. Cusato  
Sherrill D. Dalrymple  
Timothy R. Dewey  
David M. Dobbs  
Ronald J. Dodds  
James E. Dollins  
Lance M. Dormann  
Norma P. Dormann  
Brian J. Drummy  
Luis M. Duenes  
Paul A. Elias  
Roland H. Elkins  
Shari L. Ellithorpe  
William R. Ellithorpe  
Pirouz Etemad  
Sandra J. Evans  
Lether M. Evans Bullock  
Donna M. Faller
Recent Retirements (continued)

Maxine Faulcon
Vivian C. Faust
Frances B. Fischman
Teresita R. Flores
Richard C. Foran
Carl A. Foust
John M. Fox
Kevin B. French
Robert H. Frick
Stanley E. Gabay
Mark D. Gallegos
Tony Gangitano
Arnell D. Garcia
David G. Gastelum
Steven C. Gates
Andrea J. Gaxiola
James L. Gerber
Teruko Givens
Gary H. Gobel
Margaret A. Godden
Juan Godinez
Hector A. Gonzalez
Thomas M. Gonzalez
Vanassa P. Goodman
Patricia A. Grabski
Fred H. Grant
Jimmie Grear
Donald M. Green
Robert C. Griner
Lewis J. Guenaga
Maria M. Guerrero
Eduardo P. Guillergan
Daniel E. Hall
Victoria Hamilton
Robert M. Hammond
David B. Haney
Wanda S. Harris
Christy F. Haupt
Kevin L. Haupt
Richard D. Hayes
Gloria J. Hazel
Phyllis D. Hazzard
Mohammad Heivand
John W. Helmer
Connie Hernandez
Ricardo Hernandez
Julie L. Hertel-Latimer
Merlita R. Hilario
Barbara J. Hoffman
Leonard D. Holi
Albert A. Hughes
Sara Jimenez
Marilyn A. Johnson
Bobbi Jones
Charles R. Jones
Jon M. Jones
Pamela D. Jones
Terry M. Jones
Belen Y. Jordan
Joshua J. Joseph
Les C. Judd
David W. Keesling
Hope K. Keesling
Rockwell L. Kelly
Michael G. Kemp
Manuel E. Ketcham
Penelope M. Khalifeh
Yevgeniya Khazanovsky
Ken Kikuchi
Theresa L. Kinney
Christopher J. Kirchhofer
Joan E. Knabel
Steven R. Knaus
Mary S. Knutson
Mark S. Koll
Stephen V. Kozak Jr.
Karl F. Kramer
Linda T. Kunde
John E. Kuykendall
David Lamar
Sharon H. Lane
Jeannette Lapota
Jeffrey C. Larson
Rebecca F. Larson
Debbi L. Latham
William A. Latham
David J. Leasure
Willie A. Lessier
Larry D. Lewis
Michael D. Lewis
Robert A. Lewis
James J. Lobue
George W. Lockfort
Thomas E. Loftin
Abraham Lopez
Saturnino Lorenzo
Claude G. Lovelace
Mark E. Lugo
Michael J. Luongo
Linwood J. Mackey
Ronna K. Magown
Kenneth E. Malbrough
Royal L. Manaka
Tadd Mannino
Lynda A. Marika
Barbara J. Marsden
Marcos A. Martinez
Larry A. Maurzy
Edward T. McAtee
Jerry T. Mc Kee
Steve L. Mc Millan
Carol V. Mcclure
Melvin R. Mcfarlin
Maurice A. Mckeeirnan
Paul M. Melendrez
David B. Miller
Maria D. Miller
Mark A. Miller
Scott A. Miller
Brett M. Miser
William R. Modern
Manuel D. Mojica
Daniel V. Morales
Regina Moreno
Darrell L. Morgenstern
Linda B. Moskovics
Elizabeth H. Mueller
Gregory L. Mulvey
Kerry D. Mumm
Peggy L. Murphy
Robert Najera
William F. Nelson
Curtis B. Ngai
Victoria Q. Nguyen
Yolanda G. Nieto
Sandra A. Norman
Jo-Ann M. Novak
Kenneth C. O’Toole
Robin L. Oleksow
Dora J. Olnick
Douglas H. Oneal
Sandra S. Oplinger
Jose A. Orizaga
Carlito J. Pangilinan
Robert H. Parker
Dexter P. Paulite
Jadwiga A. Pawlcuzuk
Siavash Pazargadi
Perry A. Peake
Michael A. Penniman
Marie Perry
Mary Perry
Joseph W. Petropolis
Greg A. Pinarelli
Ramon Portilla
Elvin E. Pouncey
Pauline A. Priest
Jaye H. Protas
Chris Przyborowski
John D. Quigley
Viktor R. Raynoha
Richard D. Rhoads
Judy E. Richardson
Jose L. Rios
Michael D. Rivo
Thomas A. Rizzo
Jose Rocha Avalos
Anna A. Rodriguez
Mark B. Rogers
Timothy J. Rogers
Myrna E. Rojales
M. Victor Rollinger
Miriam O. Romo
Julia M. Rosaler
Thomas Roy
Brian S. Ruark
Felipa D. Rubillar
Madeline C. Rugama
Benjamin E. Ruzo
Barbara A. Salvini
Janis Sammartino
Ernestine Sanchez
Esequiel E. Sanchez
Pamela A. Sanderson
George A. Sandoval
Salvador Sandoval
Mark X. Saunders
Carol L. Schleisman
Paul K. Schmidt
Douglas E. Schulte
Donna M. Schwartz
Marlene A. Seligsohn
Recent Retirements (continued)

Deborah A. Sharpe  
James E. Shelby  
Noreen D. Shirk  
Heather Shortreed  
Jan L. Shuttleworth  
Christine A. Siegel  
Jennifer V. Sisskind  
James F. Smith  
Harry M. Snowden  
Robert J. Sokolowski  
Kenneth P. Stewart  
Patricia E. Stone  
Wayne T. Stone  
Jerry G. Stratton  
Randon J. Strick  
Mark C. Sullivan  
Susan M. Swall  
Cleo S. Tamayo  
Joseph A. Taormina  
Timothy S. Terry  
Thanh V. Thai  
Boyce E. Traylor  
Raymond F. Trippi  
Walter Tulloch  
Jeannie P. Twigg  
Stephen R. Valenzuela  
Deborah A. Van Wanseele  
Tibor G. Varga  
Isabel J. Vargas  
Evelyn J. Vaughan  
Edward M. Verduzco  
Lori A. Vereker  
Robert M. Vidal  
Jackie T. Vrabel-Mulvey  
Kevin R. Wakashige  
Joanne M. Ward  
Elizabeth A. Watson  
Russell E. Webster  
Darrel K. Wheeler  
Pamela M. Whitfield  
Kyle A. Wiggins  
Stephen C. Wightman  
Freddie B. Wilkins  
Marshall B. Wilkinson  
Jerry D. Williams  
Richard J. Williamson  
Robert L. Wilson  
Michael J. Wisnieski  
Kenneth J. Wisniewski  
William D. Wood  
David L. Woods  
Harry M. Woods  
Phillip G. Woods  
Susan D. Wynne  
Hamid Yaghoubpoor  
Carol L. Young

INmemoriam

Michael A. Alexander  
Michael H. Baxter  
Ross G. Beronda  
John A. Berthelet  
Malcolm Bevington  
Polly Bittick  
Clinton G. Blanchard  
Marion L. Buckner  
Brian Burkhalter  
Patricia C. Bush  
Domingo P. Campos  
William C. Carroll  
Rosalito V. Cataulin  
Benjamin V. Centeno  
Mary F. Chapon  
Frederick Conrad  
Donald F. Craig  
Robert L. Dear  
Gary E. Duncan  
Walter L. Foster  
Larry E. Fregia  
Lawrence J. Gilles  
Donald E. Gordon  
John C. Greatorex  
Leroy P. Gritz  
Ronald J. Halbritter  
Mark L. Harris  
Bruno T. Heard  
Albert L. Howard  
Tommy A. Jackson  
William F. Jacobsen  
Julian A. Johnson  
Russell Johnson  
Henry G. Kelley  
Penny J. Kirohn  
Howard D. Little  
Benjamin C. Malicdem  
Frank R. Martinez  
Maurice A. Mcdade  
Donald R. Montgomery  
Todd Myers  
Donald R. Neil  
Jack M. Petty  
Peggy J. Phillips  
Earl H. Radtke  
Michael A. Ritchey  
Roger R. Roberge  
Marilou S. Seki  
Bill E. Shannon  
James R. Slaughter  
Russell Smith  
Irene Sutherland  
Elsie M. Topham  
Lucian Urbanski  
Robert P. West  
Viola J. Williams  
Patricia A. Zavala

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