Choosing the Right Benefit Option for Your Retirement

by Jean Struiksma

When you are ready to retire you will be asked to choose a retirement benefit option. This option will affect your monthly allowance, and will determine the amount paid to your spouse or beneficiary as a continuance after you die. Choosing a benefit option is a very important decision. You can choose only one option and name only one beneficiary for a continuance.

Once you have made your choice, you cannot change it.

Some people have effectively chosen a benefit option long before they retire. “How is this possible?” you ask. Well, if you went through a divorce and you ended up with a Domestic Relations Order requiring that you take a particular option at retirement, and name your ex-spouse for a continuance in the amount of his or her community property interest, then you’ve already made your retirement benefit option election! Even if you are many years away from retirement, and even if you marry again...
Although SDCERS retirement assets are invested to achieve an expected 8% rate of return over the long term, it is important to recognize strong performance periods when they happen.

For the quarter ended September 30, 2003, SDCERS continued the previous quarter’s stellar performance by earning 5.14%, placing it in the top 2% of the Callan Associates* public fund universe. In addition, the calendar year-to-date (9 months) return was an exceptional 17.34% versus the average public fund’s performance of 11.83% placing SDCERS in the top 1% of the public fund group. Looking back a full year from September 30, 2003 to September 30, 2002, the System earned 23.03% placing it in the top 2% of the Callan public fund group. SDCERS was also in an elite group of public pension plans having positive instead of negative returns during a three year period of very adverse markets.

SDCERS achieves consistent, above average long-term performance with a more conservative, less risky, asset allocation strategy than the average public fund. SDCERS’ asset allocation targets are 38% domestic equity, 15% international equity, 32% domestic fixed-income, 5% international fixed-income, and 10% real estate.

We are pleased to share this great investment performance news with you. Much credit is to be given to the SDCERS Trustees who have exhibited extra-ordinary consistency in adhering to a well thought out investment strategy during both good times and bad. SDCERS will continue to maintain its disciplined investment strategy regardless of the market’s short-term ups and downs.

*Callan Associates Inc. serves as SDCERS’ independent investment consultant and evaluates SDCERS’ performance in relation to market indices, appropriate manager peer groups and other public funds.

SDCERS Assets Now Exceed $3 Billion

by Doug McCalla, Chief Investment Officer

Time periods of five years or longer often span one or more “economic cycles” and are therefore more accurate gauges of a retirement system’s success in meeting the goal of funding benefit payments. SDCERS’ annualized return of 7.95% for the last five years placed your retirement fund in the top 1% of the Callan public fund group. For the last ten years, SDCERS’ annualized rate of total return was 9.11%, exceeding its long-term 8% actuarial assumed investment rate of return and placing it in the top 10% of the Callan public fund universe for the last decade.

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The Staff at SDCERS would like to wish you and your family a prosperous and healthy holiday season and a Happy New Year!
Who’s Who in the Retirement System

Ray Garnica
Trustee

Ray Garnica was appointed to the San Diego City Employees’ Retirement System (SDCERS) Board in 1998. He is the former Vice President and Regional Manager of United California Bank’s Wealth Management Division in San Diego, California.

Mr. Garnica has more than 15 years of professional experience including leadership positions at Northern Trust Bank, Coutts (USA) International and Rockwell International. Currently, Mr. Garnica is a Management Consultant helping companies with financial and strategic planning issues.

Mr. Garnica attended the University of Southern California where he received an undergraduate degree in Chemical Engineering and a graduate degree in Business Administration (MBA). In addition to serving as a trustee of SDCERS, Mr. Garnica is also a board member and Chairman of the membership committee with the Corporate Directors Forum, and a member of the Mainly Mozart Business Task Force.

He currently resides in Rancho Penasquitos with his wife and two small children.

Administrator’s Letter, continued from page 1

Truly, these are challenging times for us all, but through adversity we become stronger. We learn from the past and move forward one step at a time. Our hearts go out to those who have lost so much and our thanks and gratitude go to all of the men and women who worked so hard to keep us safe during these trying times. On behalf of the entire SDCERS staff I would like to wish each of you and your loved ones a very safe and happy holiday season.
many years before you retire, you will still be required to follow the terms of the Domestic Relations Order. That means that you may not be able to retire with a Maximum Benefit, and its automatic 50% continuance to your current spouse. That’s right! Your ex-spouse would get the continuance and your current spouse would receive nothing! Let me explain why.

A Domestic Relations Order (sometimes called a DRO or QDRO), is a part of the property settlement you and your ex-spouse agree to during the dissolution of your marriage (divorce.) If there is a DRO as part of your property settlement, then you are required to obey that Order at the time of your retirement. So, for instance, if you married and divorced after 10 years, and the DRO stipulates that you must take an Option 4 and name your ex-spouse for a pension continuance in the amount of his or her community property interest in your retirement benefit, then 15 years later when you are ready to retire, you no longer get to choose the Maximum Benefit for your retirement allowance. You must take that reduced Option 4 retirement election and name your ex-spouse.

All of the retirement benefit options, other than the Maximum Benefit, are calculated based on the agreed-upon continuance, and the ages of the member and beneficiary, when you retire. So, for your lifetime, you will receive less than a maximum retirement benefit; and when you die, your ex-spouse will receive a continuance of your retirement allowance in the percentage of his or her community property interest. In the prior example of 10 years married and 25 years worked, you would provide your ex-spouse with a 20% continuance.

Watch for next month’s article explaining ways to avoid making this type of retirement benefit option election.

This is the first of a two-part report.
Recycling Your Christmas Tree is Easy!

For the past 30 years, the City of San Diego Environmental Services Department has hosted an Annual Christmas Tree Recycling Program, and this year is no exception.

From December 31, 2003 through January 16, 2004, you can drop off your Christmas tree at one of 18 different locations around the City. All trees will be recycled into high quality mulch and compost at the Miramar Greenery.

To recycle your natural or flocked tree, simply take care to remove all ornaments, nails, tree stands, and other decorations and drop it off at the location nearest you. For more information about the drop-off locations please call the City of San Diego Recycling Hotline at (858) 694-7000.

Carmel Valley
Carmel Valley Recreation Center
3777 Townsgate Drive
Lower parking lot.

Clairemont
Clairemont Mesa Boulevard at Diane Street.

Encanto
Cielo Drive at Woodman Street

Golden Hill
Golden Hill Recreation Center
2600 Golf Course Drive

La Jolla
Soledad Park
Soledad Road
By the cross.

Logan Heights
Memorial Recreation Center
2902 Marcy Avenue

Miramar
Miramar Landfill and Greenery Recycling Convoy Street north of Highway 52.

Mission Bay
Sea World Drive at Pacific Highway.

Mission Valley
Super Target parking lot in Mission Valley Center.

Oak Park
Chollas Lake
6350 College Grove Dr.
In Gloria’s Mesa parking lot.

Ocean Beach
Robb Field Recreation Center
2525 Bacon Street.

Otay Mesa/Nestor
Montgomery Waller Community Park
Upper and lower-west parking lots.

Rancho Bernardo
Rancho Bernardo Recreation Center
8448 W. Bernardo Dr.

Rancho Penasquitos
Canyonside Recreation Center
12350 Black Mountain Road

San Diego State University
Parking Lot C off Alvarado Road.

Scripps Ranch
Scripps Ranch Recreation Center
11454 Blue Cypress Drive

Tierrasanta
De Portola Middle School
11010 Clairemont Mesa Boulevard.

University City
Swanson Pool
3585 Governor Drive

A City of San Diego employee takes the first step to recycle his Christmas tree into free mulch for City residents.
For many retirees, the past couple of years have not been the best of times. Whether it has been losses in personal investments or a lack of expected benefits due to the stock market losses of the Retirement System, some retirees have suffered some lean times.

While it might be tempting for some to find fault with the Retirement System, it is my opinion that retired members of SDCERS are receiving benefits far greater than most retirees across the country. I have attended many seminars and conferences where people from other systems have told me repeatedly that they wish they could have the benefits that we have.

In San Francisco for example, the retirement percentage is 2% of the worker’s highest one year salary per year of service credit. In San Diego the percentage is 2.5% for general members. Additionally, San Francisco has no “purchase of service” or DROP program, and any benefits they receive must first be approved by the voters of the City & County of San Francisco.

Some retirement systems limit retiree pension benefits to 60%, 70% or 80% of their highest one year salary, while here in San Diego the cap is at 90% for General and Safety Members. Once again, SDCERS retirees come out ahead.

Health insurance is another big issue. Most SDCERS retirees receive paid health care with fairly small co-pays for office visits and prescriptions. With only a small number of retirees having to pay out-of-pocket for health care, we are much better off than many other retirement systems. You can contrast that with retirees outside of SDCERS who must pay their own health insurance premiums at tremendous additional cost to them each month.

I can assure you that the SDCERS Board and staff know of the weaknesses in our system and are seeking ways to improve them. Additionally, we now have a Health Insurance Task Force that will be following health insurance issues and working to improve our health care benefits. Lastly, a favorable stock market has improved earnings over the last several months and if that trend continues, it should bode well for the future. I am convinced that better days lie ahead for all of us.

CREDITING OF DROP INTEREST: In previous years, the crediting of interest to DROP accounts was considered part of the “Waterfall” and was paid ahead of such items as retiree health insurance, the 13th Check and the Corbett payments. That is no longer the case. The crediting of DROP interest has been removed from the “Waterfall” and will be paid regardless of system earnings. Thus if there are “surplus earnings” they will not be drained to pay the DROP interest.
Have you ever spoken with your health insurance plan or your provider’s billing office and had no idea what they were saying? It seems the health insurance industry has its own language: “The PPO EOB shows UCR for your PCP.” Huh?

CareCounsel’s “How to Manage Your Claim Records” tip sheet can help you master the language of health insurance and provide ideas on how to manage your claim records.

Are you confused by Explanation of Benefits (EOB) or Provider’s Billing Statements? Does “Claim Language” get you down?

Becoming familiar with claim terminology can help you understand how a claim is processed. It can also help you communicate more effectively with your health plan or provider billing office.

For a free copy of the “How to Manage your Claim Records” tip sheet, simply visit the SDCERS website at www.sdcers.org and go to the Fact Sheet page under the Publications section.

SDCERS retirees may contact CareCounsel directly at 1-888-227-3334 for more information on understanding and communicating with health care professionals.

**American Express Online**

Are you planning to use your SPSP or 401(k) account to pay for your Purchase of Service Credit contract? You can access your account information day or night at the American Express Retirement Services website at: www.americanexpress.com/retirement.

- Check your account balances, fund allocation and contribution rates
- Download your last quarterly statement or fund prospectus

...And much more!

If you don’t already have an American Express Personal Identification Number (PIN), call the Participant Service Line at (800) 626-6504 to have one sent to you. Then, just log on to www.americanexpress.com/retirement, create a User ID and password, and before you know it your account information will be right at your fingertips.

**Update your Address with SDCERS**

Active Employees of the City of San Diego, the Unified Port of San Diego and the San Diego County Regional Airport Authority must update their address information with their payroll specialist or personnel department. Retired members may send in a change of address form directly to SDCERS - 401 B Street, Suite 400, San Diego, CA 92101-4298. Change of address forms may also be faxed to 619-595-0513.
In the last issue of the *Free Spirit*, I reported that the Board of Directors of the Association had voted to recommend to the General Members that Association dues should be increased from 50 cents to $1 a month for those who pay by payroll deduction and $18 per year for those who pay by check. At the October meeting this proposal was unanimously approved, to be effective in January. As previously stated, this will not affect our “life members” (those over 80 who request it), whose membership is without cost.

Also at our October meeting, a revision to our by-laws was approved that will allow for “affiliate” members. The by-laws now state: “An affiliate member is any person who is participating in the City of San Diego’s Deferred Retirement Option Plan (DROP), or who has left City of San Diego employment but has left his/her retirement contributions on account in the San Diego City Employees Retirement System while waiting until he/she reaches the age of retirement eligibility.”

This change was made in response to comments from members in DROP and those who have taken a deferred retirement stating that they desired to join the Association and receive our newsletter in order to keep up on issues of interest to them. Since affiliate member dues are not eligible for payroll deduction, they will be $18 per year by check. If you would like to become an affiliate member please join us at our January meeting (your first lunch is on us!) or call us at 858-272-0494 for more information. Come help us be as effective an organization as we can be in representing your interests. As the saying goes “there is strength in numbers” and we strongly believe that.

On another note, at a recent association meeting we discussed the fact that because our retirees are no longer in the workplace or on the GroupWise email system, we often don’t hear about active member retirement parties until after they have happened. Often these are people we had worked with in the past and attending these celebrations gives us an opportunity to reconnect with old friends. So, if you are planning an upcoming retirement celebration we would love to hear about it before hand. If we get enough advance notice we may even be able to include an item in our newsletter about it or announce it at our monthly meeting. Thank you for thinking of us.

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**Retiree Association Request for Membership or Change of Address, Phone and/or E-mail**

Name:  
Address:  
City/State/Zip:  
Phone: ( )  
eMail:  
Retirement Date:  

☐ General Member  ☐ Affiliate Member  

Clip out and send to:  Sylvia Tatum, Treasurer  
City of San Diego & San Diego Port District Retirees Association  
4185 Galt Street, San Diego, CA 92117-1126  Phone: 858-272-0494

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**Retiree Association Board Members**

Nancy Acevedo  
President  
619-579-5930

Merrill Day  
Vice President  
619-222-1268

Bob Cain  
Secretary  
619-282-9692

Sylvia Tatum  
Treasurer  
858-272-0494

Dave Wood  
Immediate Past President  
619-229-0694

San Diego Retired Employees Association  
4185 Galt Street, San Diego, CA 92117-1126
First of all, I’d like to commend all of the men and women who worked so hard to keep our families and our homes safe during the devastating wildfires that swept through our county at the end of October. This was a tremendous challenge to our fellow firefighters & police officers, many of whom lost their own homes while saving others. Our gratitude goes out to them along with our hope that they will be able to rebuild their lives as quickly as possible.

In other news, our Fall General Membership meeting was held October 18th at Tom Ham’s Lighthouse and for the first time in my memory, we met our attendance commitment of 150. We did actually accomplish a little business; however, the main purpose of the event was to get together with old friends and special guests. It’s the one meeting each year when we can invite spouses and guests and, as always, Tom Ham’s staff treated us very well. It was a beautiful day and I believe everyone had a great time. I hope to see even more of you there next year.

Recently, two of our past presidents have been appointed to important committees by Mayor Dick Murphy. Stan Elmore was named to the Pension Reform Committee and Dave Crow was asked to serve on the Health & Insurance task force. Both of these committees are conducting studies that will ultimately affect us all. Please continue to read this and Dave Crow’s column for updates on the progress of these committees and other retiree issues.

The Free Spirit newsletter from SDCERS is one of the few ways we have of communicating with retired firefighters and police officers who are not already members of the SDRFPA. We are over 1,100 strong and would like to count all of you in as members. If you are interested in joining our group, simply visit our web site at www.sdrfp.com, fill out the application, which you can find under the membership section, and mail it to us at: P.O. Box 2679, Ramona, CA 92065. It’s that easy to become a member.

Our next general membership quarterly meeting will be held in January. The date and location will be announced in our newsletter. Elections will be held during this meeting for any positions that come open. Hope to see you there.

Jim Kline, President

HOLIDAY FIRE SAFETY TIPS

During the holiday season, fires in the home are a significant concern. Here are some tips to make sure your holiday season is safe inside and out:

- Water Christmas trees every day and make sure to place them away from exits, heat vents and fireplaces.
- If you’re using an artificial tree, make sure it’s flame resistant.
- Make sure lights are in good working condition; replace any burned out bulbs or frayed cords.
- Test all smoke detectors and install fresh batteries as needed.
- Don’t overload electrical outlets and don’t run extension cords under rugs.
- Keep space heaters at least 3 feet from anything that can burn.
- Always extinguish candles and turn off heaters and lights when you go to bed or leave your home.
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<td>Pilar Humphrey</td>
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<td>IT&amp;C</td>
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<td>Real Estate Assets</td>
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<td>Engineering &amp; Capital Projects</td>
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<td>Jerry E. Wiggins</td>
<td>Police Department</td>
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<td>L.C. Wright</td>
<td>General Services</td>
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In Memoriam

Richard Arendt
Communications Department

Joseph M. Boyer
Water

George W. Curtis
General Services

Sergio Diaz
Water Department

William Douglas, Jr.
Environmental Services

Barry M. Eldridge
Police Department

Kenneth L. Everett
Park & Recreation

Charlotte Friedlander
Public Works

Ancil E. Hickman
Airport Operations

Paul L. Isner
Library

Lyle E. Judd
Building Inspection

Charles F. Kark
General Services

Vito E. Lotta
Development Services

Alfred J. Lynn
Park & Recreation

George B. Marshall
Fire-Rescue Department

Robert B. Mason
General Services

Virginia M. Norgren
City Attorney's Office

Nicholas P. Osler
Planning Department

Randall H. Pecor
Water Department

James I. Perry
Utilities Department

Millard A. Reece
Park & Recreation

Michael C. Reed
Fire-Rescue Department

Maria G. Reyes
Police Department

Charles D. Rucker
Police Department

Lee H. Severson
General Services

Ruth E. Sloan
Library

Joan Swanson
Park & Recreation

Jorge A. Valle
Water Department

Robert B. Walker
Building Department

Robert L. Williams
Metropolitan Wastewater

IMPORTANT PHONE NUMBERS

NEW NUMBERS

SDCERS Retirement Office
619-525-3600
Toll Free
800-774-4977

American Express
401K/SPSP
Information
800-626-6504

Deferred Compensation Information
(AIG/VALIC)
888-568-2542

Risk Management
619-236-7300
Flexible Benefits Plan
619-236-5924
Workers Comp
619-236-6395
CareCounsel
888-227-3334
Providing the latest news and valuable information about retiring and retirement.

FreeSpirit is published quarterly by the San Diego City Employees' Retirement System.

Rebecca Wilson
Editor

We welcome your articles and suggestions. Please submit them to Editor, San Diego City Employees' Retirement System, 401 B Street, MS 840, San Diego, CA 92101-4298.

WHAT’S INSIDE

Choosing the Right Benefit Option ....................... 1
Message from the Administrator ....................... 1
Investment Corner ........................................... 2
Holiday Wishes ............................................. 2
Board of Administration .................................... 3
Who’s Who in the Retirement System .................. 3
Website Updates ............................................ 4
Recycling Your Christmas Tree ......................... 5
Retiree Report ............................................... 6-7
American Express Online .................................. 7
Retiree Association News .................................. 8
Retired Fire/Police Officers’ Assoc. Message .......... 9
Recent Retirements ......................................... 10
In Memoriam ................................................. 11
Important Phone Numbers ................................. 11

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Stay Tuned for the Next Issue!