

Change is in the Air

Now that the smoke has cleared, let's take a look at what happened during the General Election of November 2, 2004. Besides the nail-biting Mayoral race, City of San Diego voters passed two propositions that directly affect the San Diego City Employees' Retirement System (SDCERS).

Propositions G & H were placed on the ballot in response to recommendations made by the Pension Reform Committee. These changes do not directly affect your retirement benefits or vesting requirements.

Proposition G amends Article IX Section 143 of the San Diego City Charter in the following ways:

- Prevents any future multi-year agreements between the City of San Diego and the SDCERS Retirement Board that would delay full actuarial funding of City contributions to SDCERS.
- Calls for the Board to use a fixed, straight-line, five-year amortization schedule for the payment of costs associated with past service liabilities (benefits).
- Effective July 1, 2008, calls for the basis upon which net accumulated actuarial losses are to be amortized, to be no more than 15 years.
- Calls for all new retirement benefits to be amortized on no more than a five-year schedule.

This proposition passed by a vote of 53.53% in favor and 46.47% opposed.

Proposition H amends Article IX, Section 144 and Article X, Section 1 of the San Diego City Charter in the following ways:

- Changes the composition of the SDCERS Retirement Board. Maintains a total number of 13 seats, but allocates those seats differently between the Ex-officio members, Elected Representatives and Appointees. (*see Table 1*)
- Changes the qualifications for those members appointed to the Board by the Mayor & City Council.
- Restricts eligibility for Appointees to prevent conflicts of interest by excluding City employees, participants in the Retirement System, City union representatives, and anyone else with a personal interest in SDCERS that would create a conflict with the duties as a Board member and trustee.

This proposition passed by a vote of 64.59% in favor and 35.41% opposed.

The table on the following page illustrates the changes to the Board composition and requirements for Board members that take effect on April 1, 2005:

Continued on page 2

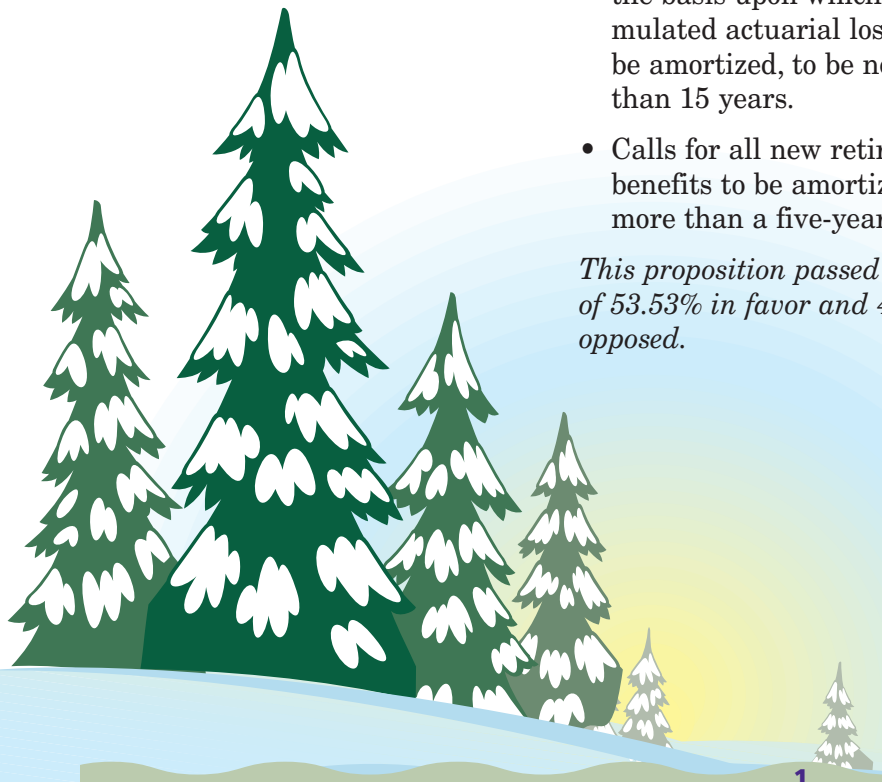


TABLE 1 – BOARD COMPOSITION PRE & POST IMPLEMENTATION OF PROPOSITION H

BOARD COMPOSITION PRE-PROPOSITION H	BOARD COMPOSITION POST-PROPOSITION H EFFECTIVE APRIL 1, 2005
<p>EX-OFFICIO MEMBERS – 3</p> <p>City Manager Designee City Auditor and Comptroller City Treasurer</p>	<p>EX-OFFICIO MEMBERS – 1</p> <p>One City Manager Designee (City Manager, City Treasurer, Deputy or Assistant City Manager or person in a similar position who reports to the City Manager)</p>
<p>MEMBER ELECTED REPRESENTATIVES – 6</p> <p>Three Elected General Members (6-year term/no limit)</p> <p>One Elected Police Safety (6-year term/no limit)</p> <p>One Elected Fire Safety (6-year term/no limit)</p> <p>One Elected Retiree Member (6-year term/no limit)</p>	<p>MEMBER ELECTED REPRESENTATIVES – 5</p> <p>Two <u>Elected General Members</u> (each with a 4-year term)</p> <p>One <u>Elected Police Safety Member</u> (4-year term except for inaugural member elected in 2005 who has a 2-year term)</p> <p>One <u>Elected Fire Safety Member</u> (4-year term)</p> <p>One <u>Elected Retiree Member</u> (4-year term except for inaugural member elected in 2005 who has a 2-year term)</p>
<p>APPOINTEES – 4</p> <p>One officer of a local bank and three citizens, all appointed by the City Council (6-year term/no limit); no qualification requirements.</p>	<p>APPOINTEES – 7</p> <p>Seven <u>Citizens appointed</u> by the Mayor and confirmed by the City Council.</p> <ul style="list-style-type: none"> • 4-year terms, maximum of 8 years. • 3 of the 7 inaugural appointments have 2-year terms. • Must have college degree in finance, economics, law, business, or other relevant professional certification • Must have 15 years experience in pension administration, pension actuarial practice, investment management, real estate, banking or accounting. • Must not have any personal interests which would create a conflict of interest with the duties of a Board member and trustee.
<p>TOTAL: 13 MEMBERS</p>	<p>TOTAL: 13 MEMBERS</p>



*San Diego City Employees'
Retirement System*

BOARD OF ADMINISTRATION

PRESIDENT

Frederick W. Pierce, IV
Council Appointed

VICE PRESIDENT

John Torres
General Member Representative

BOARD MEMBERS

David Crow
Retiree Representative

Ray Garnica
Council Appointed

Charles Hogquist
Police Safety Representative

Bill Lopez
City Manager's Representative

Steve Meyer
General Member Representative

Ron Saathoff
Fire Safety Representative

Diann Shipione
Council Appointed

Mary Vattimo
City Treasurer

Dick Vortmann
Council Appointed

Terri Webster
Auditor & Comptroller's Office

Sharon Wilkinson
General Member Representative

SDCERS ADMINISTRATOR

Lawrence B. Grissom

BOARD MEETINGS

(Open to the public)

Date: Third Friday
of every month

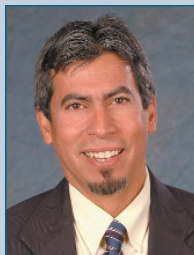
Time: 1:30 p.m.

Location: 401 B Street, Ste. 400
San Diego, CA 92101

Phone: 619-525-3600

♿ This facility is wheelchair accessible!

Who's Who in the Retirement System



Bill Lopez

Ex-Officio Board Member
for Mr. P. Lamont Ewell, City Manager

William (Bill) R. Lopez joins the SDCERS Board, replacing Cathy Lexin as the Ex-Officio member designated by City Manager P. Lamont Ewell. Mr. Lopez is the Director of Risk Management for the City of San Diego, a trustee for the City's Defined Contribution board (SPSP/401k) and the Plan Administrator for the City's Deferred Compensation Program (457).

After graduating from San Diego State University, Bill began his career with the City in 1986 as an analyst in Personnel. He took a 4 year turn as a Labor Relations Officer in the City Manager's office before attaining an Assistant Deputy Director position in the Operations & Maintenance Division of Metropolitan Wastewater (MWWD). Managing sewage plants, water reclamation plants and over 300 employees, Bill faced and overcame many challenges that ultimately earned him an MWWD Deputy Director position in 2001.

As Director of Risk Management since January 2002, Bill has directed the administration and operations of the Workers' Compensation Division, the Public Liability Division, the Employee Benefits Division, and the Safety and Environmental Health Division.

Bill and his wife Esther live in Chula Vista with their 11-year old son Jesse and three-year old daughter Juliana. They spend a significant amount of time with their large extended family in the South Bay area, and enjoy camping in Mexico, reading together and playing roller hockey. Bill is also an avid distance runner.

SDCERS is pleased to welcome Bill Lopez to the Board of Administration.

REMINDER!

SDCERS Board of Administration meeting agendas and vote summaries can be found on our website at www.sdcers.org under the Administration section.

Agendas are posted 72 hours before the meeting. Vote summaries are posted 5 days following the full Board meeting.

For more information about board agendas or vote summaries, please contact the SDCERS Board Secretary, Donna Hawthorne, at 619-525-3655.

2004 SDCERS Comprehensive Annual Financial Report

Each year, SDCERS publishes a Comprehensive Annual Financial Report (CAFR) that covers the financial, investment and actuarial activity of the System during the previous fiscal year. As a courtesy, SDCERS also publishes a condensed version of this report called the Popular Annual Financial Report (PAFR) which is mailed directly to all of our active and retired members upon its completion.

Please watch, in the coming months, for your free copy of the PAFR to arrive in your mailbox. A downloadable version of the PAFR, as well as the CAFR, will be available on our website at www.sdcers.org.

For more information about obtaining a printed copy of the full CAFR, please contact the SDCERS Investment Division office at 619-525-3661.

Purchase of Service Credit Update

In November 2003, the SDCERS Board increased rates for Purchases of Service Credit (PSC) for members employed by the City of San Diego. In the two month window the Board gave members to submit their applications under the old rate schedule, SDCERS received over 4,100 requests. Consequently, we spent the better part of 2004 processing these requests. With such a significant backlog, many of our members waited 8-9 months to receive their contracts.

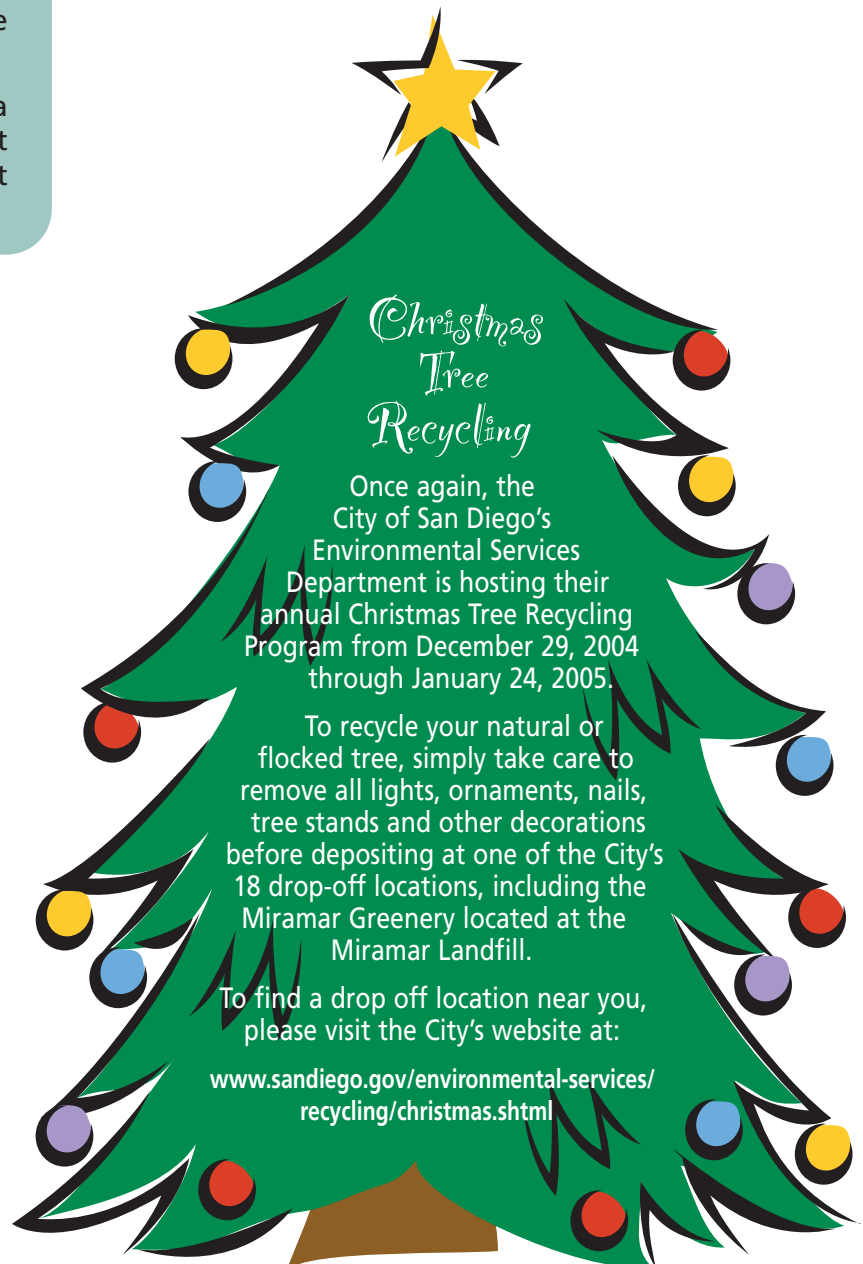
We're pleased to announce that we have processed all of the pre-rate increase requests from City employees. We expect to be back to our standard PSC request turn around time of 4-6 weeks in 2005.

UPD and Airport members who submitted applications prior to their rate increase deadline in June 2004, should expect to receive their contracts in the next 2-3 months, if they haven't already received them.

BOARD ELECTION UPDATE

With the City of San Diego residents voting to reconfigure the current Board of Administration, SDCERS will be holding elections to fill the five Member Elected Representative seats in January & February of 2005.

Information about nomination guidelines and ballot materials will be mailed to all Active & Retired members of SDCERS. Materials will be specific to your representative employment group (i.e. general, fire, police, retired) in the coming weeks. If you have any questions, please call the SDCERS Board Secretary, Donna Hawthorne, at 619-525-3655.



Retiree Association News

City of San Diego Retired Employees' Association



by Nancy Acevedo, President

Recent unfolding pension fund problems caught many of us retirees by surprise. We were enjoying our extended vacations, travel, and golf and frankly not too interested in the meetings and paperwork we thought we left behind when we retired. But we have had a wakeup call; all was not well with the retirement fund. Many of us combed the newspapers and watched TV news to keep up to date on the unfolding story. And we started attending meetings, first the Retirement Board, then the Pension Reform Committee, and then the City Council, to speak out on behalf of retirees. We also gathered information to pass on at our monthly luncheon meetings to keep members up to date on court cases and Council actions. And our Association established a website (CSDREA.com) to quickly share information with members.

These past two years have demonstrated that we must remain involved in issues affecting our retirement system and the City to make sure our voice is heard and our interests considered. It has also driven home the need

for retirees to band together, stay informed and speak up on issues that concern us and our pensions. Active employees are organized and have paid spokespersons; we have to do it ourselves. Our Association now has some 1,000 members, but many retirees are still on the sidelines. We need you in our Association. There is strength in numbers, especially when our representatives speak before appointed and elected bodies.

Our Board of Directors has recently established an Advocacy Committee, chaired by Joe Flynn, specifically to monitor meetings, to keep members informed and to speak up on issues affecting our retirement. Recent events have shown the need for retirees to be involved, and our Association provides an opportunity to join with the chorus of other retirees. We were silent for too long. We ask that you join with us to stay informed, to speak up and to speak out. We know from experience that in this instance, silence is not golden. Join us to make a difference.

One way we can make a difference is in the election of our retiree representative on the SDCERS Board. At our Association's October meeting, Joe Flynn, retired Deputy Planning Director, was chosen to be our candidate for the Retirement Board.

We urge your support of Joe Flynn for this very important position of representing retirees on the Retirement Board.

Retiree Association Board Members

Nancy Acevedo
President
619-579-5930

Adam Saling
Vice President
858-271-4556

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

www.csdrea.com

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

Name: _____

Department: _____

Address: _____

City/State/Zip: _____

Phone: () _____ e-mail: _____

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



The Retiree Report

A New Era

*By Dave Crow,
Retiree Representative*


A new era is beginning for the San Diego City Employees Retirement System (SDCERS). With the passage of Proposition H in the recent election, the composition of the SDCERS Board of Trustees (Board) will be changing significantly. In addition, whoever is finally determined to be Mayor for the next four years will be taking a different attitude about City finances. The decisions that person makes could have a serious impact on how SDCERS conducts its business.

Proposition H adds three more appointed members to the SDCERS Board and sets their professional qualifications very high. It also removes some active City employees and administrators, which may well dilute the impact active, or retired members of

SDCERS have on decisions of the Board. Until we know who the new Board members are, we will not know how their training and their previous experiences will affect the actions they take.

I think it is clear that it is unlikely any new benefits will be granted to active or retired members of SDCERS for at least two years or longer due to the current under-funded status of the System. That does not mean that your concerns will not be heard, but it does mean that monetary improvements will be hard to obtain. The System is strong and there are sufficient reserves to pay retired members benefits for many years. I do not see any threat to the benefits you currently receive.

My term on the Board will end with the seating of the new Board members on April 1, 2005. I am hoping that retired members select a knowledgeable person to take the Retired Member seat and that whoever replaces me continues to work for you and your best interests.



*The Staff at SDCERS would like to wish
you and your family a prosperous
and healthy holiday season
and a Happy New Year!*

WINTER SAFETY TIP

Avoiding Carbon Monoxide Poisoning in Your Home

Every year during the winter season, temperatures drop and heaters get turned on. While cases of carbon monoxide poisoning are rare, knowing how to identify the symptoms and taking some simple precautions can ensure a safe holiday season for you and your family.

What is Carbon Monoxide?

Carbon Monoxide (CO) is a colorless, odorless, tasteless gas that is formed when natural gas, propane, wood or other fuels don't burn completely. In the case of your home gas appliances, carbon monoxide can be created by improper installation, poor maintenance or other appliance misuse or failure.

Symptoms of Carbon Monoxide poisoning

Carbon monoxide displaces the oxygen in the blood and can quietly poison you and your family. The early stages of carbon monoxide poisoning can produce flu-like symptoms, such as headaches, dizziness, nausea, vomiting, shortness of breath and mental confusion. Prolonged exposure to carbon monoxide can lead to asphyxiation.

Signs That May Indicate the Presence of Carbon Monoxide

- A yellow, large and unsteady burner flame (with the exception of decorative gas log appliances).
- An unusual pungent odor when the appliance is operating.

If you suspect carbon monoxide is present in your home, immediately turn off the suspected appliance, seek medical attention if carbon monoxide poisoning symptoms are present, and contact SDG&E at 1-800-411-7343 to have the appliance inspected.

Preventing Carbon Monoxide Exposure

Many of the carbon monoxide poisoning cases are due to poor ventilation from a blocked flue or obstructed air flow through a filter in a home furnace.

- Take care to have your furnace checked, and cleaned if necessary, each year by a licensed heating or plumbing contractor, or SDG&E.

- Check forced air filters for lint build-up during periods of furnace use; clean or replace if necessary.
- Check the appearance of the pilot and burner flames of your furnace and water heater to make sure the flame is a clear blue (small flecks of orange are normal). If the flame is a soft yellow, turn off the appliance and have it checked immediately by a licensed professional.

In addition to the above suggestions, consider installing a carbon monoxide detector with an audible alarm near your sleeping area to detect the presence of carbon monoxide in your home. Alarms require maintenance and replacement at least every three to five years to perform properly. While an alarm cannot replace the value of regular maintenance of your appliances, it can add an additional level of security for you and your family.

For more information about keeping your home appliances safe year round, visit the SDG&E website at www.sdge.com or call their safety information hotline at 1-800-411-7343.



RETIRED FIRE & POLICE OFFICERS' ASSOCIATION

President's Message

Well, the election is over but at print time, the mayoral race is still making headlines. Local 145 backed Dick Murphy and the P.O.A. backed Ron Roberts. It is our policy in elections to not go against either organization, so in this instance the Association did not take a position.

I am very pleased to report that our October General Membership luncheon was a great success. For the first time we surpassed our minimum requirement of 150 meals. It was a beautiful day. Tom Hams' Lighthouse Restaurant has a spectacular view of our City from Harbor Island, and as usual, the food was great and getting together with old friends is always the highlight of these meetings. Assistant Chief Lou Scanlon (PD) and Assistant Chief Perry Pcake (FD), representing their department, were our special guests and gave us a few words of wisdom. Dave Crow gave a report on retired issues and

assured us that those eligible will be receiving the past three Corbett settlement payments and current year supplemental benefit (13th) check. Thanks to John Hartman, we had more than 30 raffle prizes this year and for a change they were pretty evenly divided between police and fire winners. We hope to see an even greater turnout next year.

Our Association newsletter only goes out to our dues paying members, so this is our only regular contact with those of you who have not yet joined. To be a part of an organization whose main purpose is to maintain and improve our benefits is something to enjoy and be proud of, and we would love to welcome you aboard. Most of our web-site is open to you, including our application form. Our web-site address is www.sdrfp.com and our telephone message center for your convenience is (619) 237-7474.

Our Foundation continues to do well. We are able to be a positive force in our community and also assist our members who might need

help (on an individual, private basis.) We are a 501(c)(3) foundation and realize our growth strictly from donations. We thank all of you who have been so generous.

On January 10, 2005, our General Membership meeting will be back at the Police Pistol Range. We will be holding our annual election at that meeting and a slate of nominees will be presented at that time. If you are interested in running for an Association Board position, please contact our web master, Director Jim Caster (PD) or call our message center (above).

Since my term as President is up in January, this will be my last *Free Spirit* article. It has been a very interesting two years and I thank you for your patience and support. As an ex-officio, I will sit on the Board for the next two years and then be turned out to pasture.

Jim Kline, President



In Memoriam

Jeffrey Abbey
Unified Port District
Harbor Police

Vonly R. Banks
Park & Recreation

Elbert L. Bailey
Police Department

Edward M. Barrios
Water Department

William M. Bartleman
City Attorney's Office

Louis J. Campiglia
Park & Recreation

Henry L. Catron
Development Services

Dolores C. Colar
Buildings Department

George A. Conklin
Engineering & Capital Projects

June M. Corbelli
Library Department

Ronald W. Craig
Engineering & Capital Projects

Jack D. Dawson
Park & Recreation

Thomas B. DeGraffenreid
Park & Recreation

Lambert C. Dial
General Services

Gale L. Dunbar
Police Department

George F. Exarhos
Citizen's Assistance

Ardell Finley
Transportation Department

Thomas DeGraffenreid
Park & Recreation

Mike F. Gutierrez
Transportation Department

Evelyn Hackney
City Attorney's Office

Dennis W. Hedrick
Fire Rescue Department

Helen R. Helvey
Water Department

Sylvester Hylla
Police Department

Beth L. Johnson
Water Department

Harold J. Koehler
Water Department

Philip T. Lawlor
Financial & Management
Services

David Lowney
Park & Recreation

Richard W. Lundy
Police Department

Connie J. Marshall
General Services Department

Jim McCurley
Metropolitan Wastewater

Winfield B. McFadden
Park & Recreation

Robin Stribley
Park & Recreation

Cynthia E. Swenson
Purchasing Department

Percy L. Thompson
Environmental Services

Vernon Weber
Fire Rescue Department

Winifrede H. Wells
Utilities Department



IMPORTANT PHONE NUMBERS

SDCERS – Retirement
General Information
619-525-3600

To Schedule an
Appointment
619-525-3601

Toll Free
800-774-4977

City of San Diego
Risk Management
619-236-7300

American Express
401(K), SPSP
800-626-6504

AIG/VALIC
Deferred Compensation
888-568-2542

Port of San Diego
Human Resources
619-686-6315

Benefits
619-686-6430

Smith Barney
Deferred Compensation/
Financial Advisors
800-821-4593 x444

Airport Authority
Human Resources
619-400-2515

Hartford
Deferred Compensation
619-641-0039

CareCounsel
888-227-3334

Recent Retirements

Jim J. Acevedo
Fire Rescue Department

Gerald D. Alton, Jr.
Police Department

Harry D. Baker
Unified Port District

Willia D. Bell
Civil Service Clerical

Janice M. Bennett
Financial Management

Terrance L. Berglund
Police Department

Lawrence J. Bottroff
Water Department

Barbara J. Bouchard
Fire Rescue Department

William J. Brazelton
Development Services

Ronald L. Buckley
Development Services

Ralph L. Bukowski
Police Department

Jennifer Burr-Duffy
Fire Rescue Department

Barbara E. Burton
Police Department

Linda C. Carlson
City Attorney's Department

James F. Cash
Police Department

Beverly A. Chavez
Parking Management

Richard E. Chuck
General Services

Yolanda Cosford
Library Department

Harold Cox, Sr.
Police Department

Cristina Z. Cruz
Library Department

Gary D. DeBusschere
Community & Economic
Development

Kathleen A. Dene
Human Relations
Commission

Gloria Denison
City Treasurer Department

Daniel P. Didick
Police Department

Anthony S. DiLeva
Fire Rescue Department

Dung H. Do
Airport Authority

Gregory M. Elliott
Water Department

Donald L. Fasching
Police Department

Lester R. Finch
Water Department

Norfleet G. Freeman
Engineering & Capital
Projects

Diane M. Gargaro
Risk Management

Francis A. Gallo
Fire Rescue
Department

Arthur L. Garcia
Fire Rescue
Department

Robert A. Gerhardt
Real Estate Assets

Daniel C. Gonzalez
Transportation Department

David Guerrero
Environmental Services

Michael T. Gulyas
Police Department

Susan C. Hamilton
Metropolitan Wastewater

Richard A. Hansen
Police Department

Rodney E. Hanson
Fire Rescue Department

Nancy Hawkins
Police Department

Richard L. Hays
Transportation Department

Larry L. Heath
Financial Management

Willie J. Hill
General Services

George A. Hoffman
Police Department

William D. Holden
Environmental Services

Roy P. Huntington
Police Department

Jesse B. James
Fire-Rescue Department

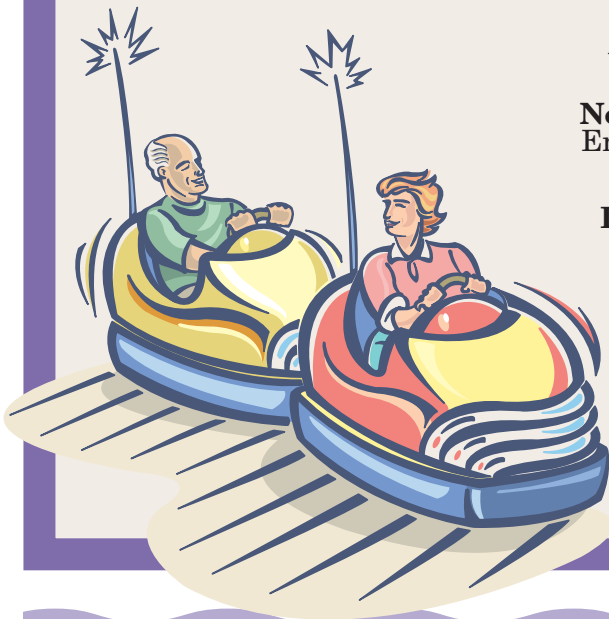
Thomas R. Jauregui
Police Department

Richard J. Jinings
Police Department

Judy R. Johnson
Development Services

Timothy R. Jones
Police Department

William A. Jones
Development Services



Recent Retirements

Windy L. Jones
Police Department

Daniel J. Karcher
General Services

Donald R. Keller
Water Department

Connie D. Kennelly
City Attorney's Department

Stephen A. Kenny
Fire Rescue Department

Clyde King
Park & Recreation

Mary Anne Lawrence
Police Department

David P. Lee
Homeland Security

John A. Lima
Library Department

Richard L. Lindblad
Transportation Department

Carol A. Lipira
Police Department

Henry J. Lobel
Police Department

Marvin L. Locke
Environmental Services

Robert S. Lopez
Police Department

Joan Lundy-Boyd
Police Department

Dennis L. Marnell
Development Services

Joe F. May, Sr.
Fire Rescue Department

Jeanne M. McCoy
Police Department

John R. McGrory
City Manager

Doris J. Mohler
Police Department

James E. Munsterman
Police Department

Mikeal J. Obst
Engineering & Capital
Projects

Jordan D. Omens
Police Department

Richard Ortiz
Fire Rescue Department

Russell W. Palmer
Fire Rescue Department

Nettie Pargo
Library

Edward K. Petrick
Police Department

Kenneth J. Petrick
Unified Port District

Philip D. Phillips
Auditor & Comptroller
Department

Samuel J. Poppolardo
Risk Management

Terry E. Rand
Park & Recreation

Meril M. Rangel
Park & Recreation

Denis E. Record
Fire-Rescue Department

John A. Revels
Engineering & Capital
Projects

Marvin P. Richardson
Fire-Rescue Department

Manuel F. Rivera
Police Department

Bruce F. Roberts
Unified Port District

David C. Sanders
Environmental Services

Jaime Sapla, Sr.
General Services

Barbara R. Seifert
City Attorney's Department

Arthur H. Shannon
Police Department

John T. Schell
Park & Recreation

Sharon A. Skains
Library Department

Myrna L. Skelley
City Clerk's Department

Francis G. Slater
Real Estate Assets

James R. Slosser
Transportation Department

Billy R. Smith
Environmental Services

James M. Stewart
Fire Rescue Department

William E. Stielau
Fire-Rescue Department

Todd Terrebonne
Police Department

James G. Varonfakis
Police Department

Wendy K. Varonfakis
Police Department

Barry K. Wagner
Fire Rescue Department

Daniel G. Walters
Police Department

Bonnie Lou Ward
Park & Recreation

Fred N. Watson
Park & Recreation

Thomas B. Wells
Transportation

Michael Whelan
Water Department

Judith Wolinsky
Metropolitan Wastewater

Angela M. Yang
Library Department

Diane M. Yoshonis
Police Department

Karen L. Zawacki
Police Department



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San Diego, CA 92101-4298

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Rebecca Wilson
Editor

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WEBSITE – WWW.SDCERS.ORG

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