



# To All SDCERS Members:

It is a pleasure to write to you as the new Administrator and CEO of the San Diego City Employees' Retirement System. I've been on the job since May 1, 2006, and I'd like to share with you some of what I've discovered about SDCERS and where I'm focusing our attention going forward.

**Financial Soundness.** Three things are needed to solve any pension funding problem: a responsible plan, people committed to the plan and time. Luckily, we have all three.

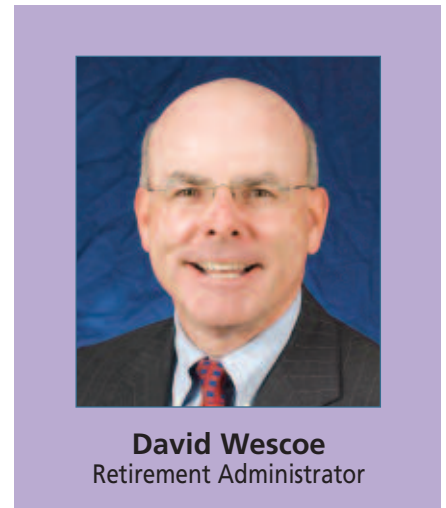
SDCERS is developing a solid and actuarially sound plan. The Board has retained a new actuary, Gene Kalwarski of Cheiron, who has over 30 years of experience advising larger and more complex plans across the country. Cheiron's 2005 Valuations are certified in accordance with standards set by the Actuarial Standards Board and Actuarial Standards of Practice. And, Cheiron has proposed and the Board has adopted important new changes regarding funding policy decisions.

For the first time since Proposition H was passed in 2004, the Board of Administration is at full strength. This new Board came together over a 12 month period and has consistently worked to strengthen internal

controls and oversight of the management of your trust fund. Each Board Member understands that their fiduciary duty is unconditionally to you – our members. It is a strong group and we are all fortunate to have them in place.

As for the time element of the financial soundness equation, we have plenty of it. Even though the current unfunded liability occurred quickly and for many reasons, the solution lies in a sensible but challenging repayment plan, managed over a long-term time horizon. As the City, as well as the Unified Port of San Diego and the Airport Authority pay for their respective Annual Required Contributions (ARC) each year, over time the unfunded liability will be paid off.

**Investment Performance.** Elsewhere in this newsletter, Doug McCalla, our Chief Investment Officer, highlights the investment performance of SDCERS' Trust Fund. The results are superb. Your money has been invested in a sound and solid diversified portfolio managed by some of the finest managers in the country, and the results show it. Under the leadership of Board member Tom Hebrank, the Board's Investment Committee is engaged in a thorough review of our investment strategies and goals.



**David Wescoe**  
Retirement Administrator

**Customer and Member Service.** From my first day on the job, I have emphasized to staff that we are in the customer and Member service business. We have three customers – the City, the Port and the Airport Authority – and over 19,000 active, deferred and retired Members. Everyday, SDCERS staff is committed to providing you with the highest possible level of service. Toward this end, we have reorganized our operations group to create a dedicated Member Services division that is responsible for all Member communications, counseling and outreach services. With this renewed focus on you – our Members - I expect us to improve upon our already high level of customer satisfaction.

*Continued on page 4*

# The Investment Corner

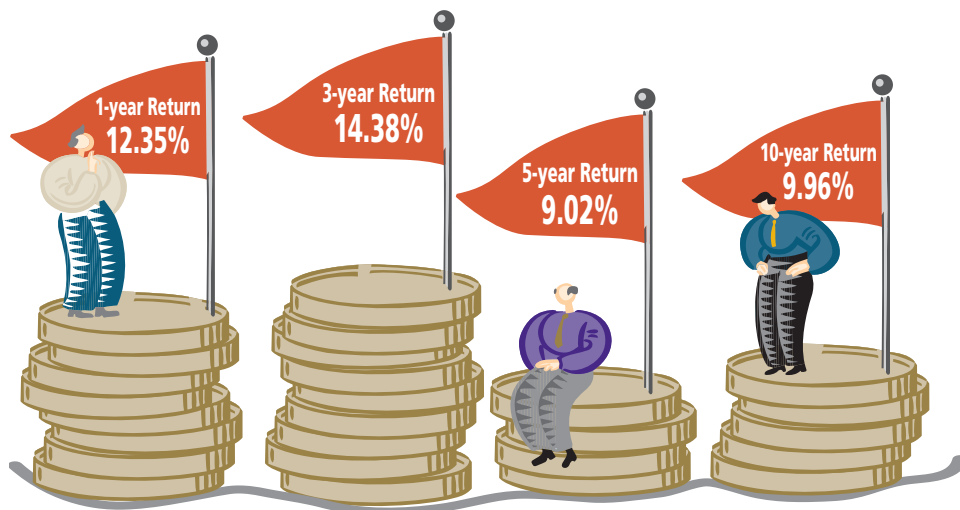
## Fiscal Year 2006 Fund Performance

by Doug McCalla, Chief Investment Officer

**GOOD NEWS!** SDCERS finished the one-year period ending June 30, 2006, with a very healthy total return of +12.35%. Also, the investment performance for FY 2006 produced enough realized income to meet the eligibility requirements to qualify the payments of the 13th check and the Corbett Settlement to retirees in November.

For the one-year period ending June 30, 2006, SDCERS' investment performance of +12.35% was in the top 8% of public pension plans in the Callan Associates public fund data base. For the last three years, SDCERS had an annualized rate of total return of +14.38% which ranked in the top 5% of the public fund peer group.

Annualized returns of +9.02% for the last five years placed SDCERS' performance in the top 1% of public pension plans. This five year time period spans a sizable part of the bear market of 2000-2002. For the last ten years, SDCERS' annualized rate of total return was +9.96%, besting the long-term 8% actuarial assumed investment rate of return. This level of performance placed SDCERS in the top 3% of public pension plans for the last decade. For the 17-1/4 years since the Retirement Board has been providing direct policy oversight to the asset allocation process, SDCERS has earned +10.62% annualized, ranking in the top 12% of the public pension plan performance universe.



### SDCERS Returns for 2006

Total assets as of June 30, 2006, were \$4,199,223,834 (unaudited).

This 17-1/4 year measurement period dates back to March of 1989, when the Retirement Board, with the assistance of its investment consultant, Callan Associates, took on a more active and direct role in setting investment policy. This new approach was implemented by hiring multiple specialist asset managers. Prior to 1989, the Fund had just one investment manager who decided the asset allocation mix. In the ten-year period ending June 1989, SDCERS ranked very near the bottom of the public pension plan universe in relative performance (99th percentile) in spite of having a 10-year annualized rate of return of 12.5%. The level of relative performance improvement SDCERS has achieved compared to other public pension plans in the last 17 years is noteworthy to say the least.

SDCERS achieved its recent investment results with an asset allocation investment strategy of 38% in domestic stocks, 15% in internation-

al stocks, 32% in domestic fixed income, 5% in non-U.S fixed income and 10% in real estate. With the assistance of its investment consultant, Callan Associates, the Retirement Board recently reviewed and modified the asset allocation investment strategy. The revised strategy targets 38% in domestic stocks, 17% in international stocks, 30% in domestic fixed income, 4% in non-U.S. fixed income and 11% in real estate. Despite the modest increase in overall equity exposure, this well diversified asset allocation policy continues to be more conservative than that of the average public pension plan.

Let's hope that the financial markets continue to remain favorable!

*Best wishes for a prosperous year from your Investment Staff.*



**sdCERS**

*San Diego City Employees'  
Retirement System*

## BOARD OF ADMINISTRATION

### PRESIDENT

Peter E. Prevolos  
Appointee

### VICE PRESIDENT

Steve Meyer  
General Member Representative

### BOARD MEMBERS

Peter Q. Davis  
Appointee

Joe Flynn  
Retiree Member

Thomas Hebrank  
Appointee

Wayne Kennedy  
Appointee

Richard Kipperman  
Appointee

Franklin Lamberth  
General Member

George A. Murray  
Appointee

JoAnne SawyerKnoll  
Mayoral Representative

William Sheffler  
Appointee

Mark Sullivan  
Police Safety Representative

John Thomson  
Fire Safety Representative

## 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!

# Meet Your New Board Members



**Peter E. Prevolos**  
Board President  
Appointed by Mayor &  
City Council  
Term: 4/1/05 – 3/31/07



**Steve Meyer**  
Vice President  
Elected by City, Port &  
Airport General Members  
Term: 4/1/05 – 3/31/09



**Peter Q. Davis**  
Appointee  
Term: 3/31/09



**Joe Flynn**  
Retiree Member  
Term: 3/31/07



**Thomas Hebrank**  
Appointee  
Term: 3/31/09



**Wayne Kennedy**  
Appointee  
Term: 3/31/09



**Richard Kipperman**  
Appointee  
Term: 3/31/09



**Franklin Lamberth**  
General Member  
Term: 3/31/09



**George A. Murray**  
Appointee  
Term: 3/31/09



**JoAnne SawyerKnoll**  
Mayoral  
Representative  
Term: No limit



**William Sheffler**  
Appointee  
Term: 3/31/09



**Mark Sullivan**  
Police Safety Member  
Term: 3/31/07



**John Thomson**  
Fire Safety Member  
Term: 3/31/09

# ELECTION NOTICE

In March 2007, the Police Safety Representative and the Retiree Representative Board member terms will expire. SDCERS will be holding two separate elections to fill these seats. If you are a City, Unified Port or Airport Authority Retiree, or a City or Unified Port Safety member, please watch your mail in the coming weeks for nomination materials.

Police Safety nominees must be Police Safety members actively employed by the City of San Diego. Retiree nominees must be officially retired from the City of San Diego.\* Nomination petitions require the signatures of 10 other members of the respective electing membership group in order to validate the nomination.

Nominees elected to the SDCERS Board of Administration may serve no more than two consecutive terms.

*\*Unified Port and Airport Authority employees are eligible to vote in Board elections but may not serve as elected Board members (SDCERS Board Rule 6.01-6.03).*

## *Important Warning for City Retirees:* **MEDICARE PART D COVERAGE**

If you are a City of San Diego (City) retiree, enrolled in a City or Union sponsored health plan, please be advised that if you also enroll in a Medicare "D" prescription medication plan, your City or Union sponsored health plan may be **cancelled** in its entirety.

All current City and Union sponsored plans available to City of San Diego retirees include prescription medication coverage, so please review your existing plan for coverage specifics before making any decisions about enrolling in Medicare "D".

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### **Members,** *continued from page 1*

**Internal Revenue Service (IRS).** You may have read about our Voluntary Correction Program (VCP) with the IRS. In 2004, we retained Ice Miller, a law firm with extensive public pension plan experience, to help SDCERS identify and voluntarily approach the IRS with several tax issues that needed to be addressed. This has resulted in filing a tax determination request with the IRS and nine additional filings relating to specific issues or programs. So far, the VCP approach is working

well, and I hope that we can have a resolution of all identified issues by next summer.

Over the past 7 months, I have had the pleasure of meeting with many of you, and I look forward to meeting many more in the coming months as the opportunities arise. It is an honor and privilege to serve you.

*David B. Wescoe*

### **Retiree Association Board Members**

Nancy Acevedo  
President  
619-579-5930

Ruth Ann Hageman  
Vice President, Programs  
858-270-8530

Leonard "Ty" Rogers  
Vice President, Advocacy  
619-233-1744

Patti Karnes  
Secretary  
858-488-6895

Sylvia Tatum  
Treasurer  
858-272-0494

#### **Board Members:**

Terry Flynn, Jean Hughes, Ross McCollum, Virginia Silverman, Maggie Smith, John Tsiknas

San Diego Retired Employees  
Association  
4185 Galt Street,  
San Diego, CA 92117-1126

**[www.csdrea.com](http://www.csdrea.com)**



## Update From Your Representative

By Joe Flynn, Retiree Representative

It has been a hectic, and productive year since the last Free Spirit. Progress was made on a number of fronts, but this publication was delayed. I have always stressed the importance of communication with active and retired employees and our new CEO, David Wesco shares that view, so we plan to get back to the quarterly schedule. In this article, I will list some highlights of Board activity.

The Board adopted recommendations that the Corbett payment be paid monthly, and that the 13th check benefit and the Supplemental COLA be included in the pension system liabilities. I believe these are steps in the right direction, and if implemented, could take the guesswork out of these three benefits. Council involvement and action will be necessary to accomplish these changes and I must also advise that not all Board members support the payment of supplemental benefits when the Fund has a large unfunded liability.

The **Navigant Consulting Report** was presented to the Board in January at the same time it was made available to the public. This 242-page document was the result of an illegal acts investigation of SDCERS, commissioned by the new Board of Administration to address allegations wrong doing by past Board members. This full and independent investigation did not find criminal wrongdoing but did make recommendations on Board governance, committees, and plan compliance with IRS regulations. A separate committee was formed to implement the report recommendations.

The topic of the March Navigant Committee was **bankruptcy**, the law, it's impacts, and precautions SDCERS should take to protect itself in the unlikely event that any of our plan sponsors should pursue this course. And like other contingency planning, the more you know about a perceived threat, the better you can prepare, and consequently, the less anxiety is involved.

Jay Goldstone, the Mayor's Chief Financial Officer told the committee that "the Mayor has no intention of seeking bankruptcy." He reiterated, they "are not close to suggesting bankruptcy and that bankruptcy is not on the agenda." Nothing I have heard since then has changed this statement.

In March, the Board's Actuary calculated the City's 2006 contribution, which called for a \$162 million payment to the Pension Fund. The report also noted the funded ratio has risen slightly from 65.5% in 2004 to 68.9% in 2005. Total fund includes the Port and the Airport Authority. City of San Diego portion of the Fund rose from 64.9% in 2004 to 68.2% in 2005.

**Health Care funding** is a matter that needs careful and continued monitoring by active employees and retirees. Health care costs continue to rise and the City remains on a tight budget, so we should refresh our memories and our files on how health care benefits evolved. We must do that, so that if the need arises we will be in a position to educate others who may not be aware of past negotiations and agreements on the provision of health care for city employees.

It is important that members, active and retired, monitor SDCERS' Board activities. Often it is necessary to get your information first hand and not rely on the "as told to" stories in the media. Board meetings are telecast on Channel 24 (within the city of San Diego) and rebroadcast at various times. I would suggest that each of you try to attend at least one Board meeting, and while you're there take advantage of the public comment opportunity at the beginning of each meeting. Not only does it help the Board better understand member concerns, but it helps the Board put a face on the numbers. Hope to see you there.

## Update Your Beneficiary Information Now

As a member of SDCERS, you have the ability to name a family member or loved one as a beneficiary to receive a continuance of your retirement benefits after your death.

Over a long working career your relationships and priorities can change. Choosing a beneficiary is an important part of planning for the financial security of your family and loved ones after you are gone.



If you don't remember who you have listed as your beneficiary for your benefits, it may be time to update your records with SDCERS.

For Beneficiary forms and information, please call our office at (619) 525-3600 or (800) 800- 774-4977.

## Have You Moved?

If you are an active member of SDCERS (currently employed by the City of San Diego, Unified Port of San Diego or Airport Authority) and have changed your residential address, please update your records with your employer. This information will automatically transfer over to SDCERS' records.

If you are a retiree with a new residential or mailing address, please contact SDCERS directly to update your contact information. As a retiree receiving benefits from SDCERS it is essential that you keep your contact information up to date.

To download a Retiree Address Change form, please visit our website at [www.sdcers.org](http://www.sdcers.org) under Publications and forms. For questions and more information about how and where to change your address information, please call SDCERS at (619) 525-3600 or (800) 774-4977.



## *Recent Retirements*

|                       |                          |                     |                           |
|-----------------------|--------------------------|---------------------|---------------------------|
| Charles G Abdelnour   | Cynthia K Carey          | Thomas H Elder      | Ronald A Graham           |
| Ernest Adams          | John F Carmody           | Shirley A Elmore    | Charles A Gray            |
| Robert Aauto          | Edna M Carroll           | Jean A Emmons       | Jerome L Gray             |
| R Elizabeth Addington | Leonard B Cartwright     | Lennis E England    | Rebecca L Green           |
| Donald G Adelfson     | Carl F Casale            | Richard D Ensign    | Christine A Gregg         |
| Hubert E Archambo     | Judith A Castiano        | Burch E Ertle       | Hedy R Griffiths          |
| Linda D Anderson      | Mary A Cepeda            | Altagracia Esquer   | Paul S Griffin            |
| Frank Alesi           | James M Chapin           | Kenneth S Eudy      | Lawrence B Grissom        |
| Wayne E Allison       | Thomas E Chapman         | Kermit J Eugene     | Ronald G Hall             |
| Kathleen K Anderson   | John E Chaffin           | Arthur W Evans      | James R Hargrove          |
| George J Angeles      | Janet S Chelberg-Burgess | Crystal L Evans     | Kenneth S Hargrove        |
| Nancy L Angus         | James C Chesshire        | Russell E Eyneman   | Mary E Harrison           |
| Mary R Aragon         | Jimmie A Christie        | Sidney R Faggart    | Salani M Faiivae Harrison |
| Rulette V Armstead    | Virginia V Clark         | Janet S Fairbanks   | Muhammad A Hassan         |
| Reynold D Armstrong   | Shirley J Clauser        | Carolyn J Farmer    | Carmelita A Hawkins       |
| Anthony A Atkins      | David R Cockrum          | Ronald R Featherly  | George A Head             |
| Juan M Avila          | Dennis F Coffey          | Rodolfo Fernandez   | Carl E Heiter             |
| Marinus W Baak        | Robert J Collins         | Paul R Fiske        | Bernard B Helton          |
| Michael J Baier       | Herven D Compton         | Carl J Finster      | Janice L Hendrickson      |
| Terrance N Baird      | Brenda K Connolly        | Donald M Flores     | Bruce A Herring           |
| Benny J Baker         | Ronald Contreras         | Charles E Flowers   | Christopher J Herse       |
| James P Baross        | Joe A Cordova            | Aaron T Foust       | Patricia L Hess           |
| Victoria Barragan     | Christine M Cossairt     | Charles R Fox       | Greg L Hewitt             |
| Gilbert Barron        | John B Crayton           | Richard K Fox       | Anne L Heyne              |
| Douglas S Bauer       | Richard A Creighton      | Yvonne M Francel    | Steven F Higuera          |
| Ethel Bennett         | Jerrilove M Crockett     | Benjamin A Franklin | Patricia K Hightman       |
| Deborah L Berger      | Stephen D Cross          | Peter J Frautschy   | Josephine D Hill          |
| Marcia R Bernstein    | Marvin G Currier         | Douglas C Fyffe     | Renee L Hill              |
| Ross W Bessom         | Raymond N D'angelo       | Herman N Gaines     | Gary B Hogue              |
| Donald V Blossfield   | Sheryl L Darrah          | Alfred R Gagnon     | Robert L Holcomb          |
| Micheal J Boehmke     | Billy E Davis            | William M Gammon    | Allen Holden              |
| Carol L Bonavolant    | Raymond F Day            | Isiah Gardner       | Deborah A Hollingsworth   |
| Danny M Book          | William J Day            | Larry J Gardner     | Irma Holt                 |
| John V Boryla         | Michael J Dean           | David M Garrity     | Perry L Hooper            |
| Robert R Bowling      | Arthur P Debolt          | Warren J Geiske     | Edgar Howell              |
| Richard S Bowers      | William A Deloatch       | David V George      | Barbara J Hubbard         |
| Donald W Boyett       | Robert M Devenney        | Gary V Georgeson    | James H Hurl, Jr          |
| Devere E Brasted      | Anahid A Der Parseghian  | August F Ghio       | Chi V Huynh               |
| Douglas A Branco      | Nguyet-Mai Dinh          | Paul F Gibson       | Medardo P Ison            |
| James A Braun         | Alfred J Dillard         | Adolfo Gonzales     | Gregory A Jebb            |
| B. Christmas Brewster | James F Dixon            | Fausto J Gonzalez   | Lester E Jennings         |
| Harold A. Bromfield   | Kimball D Dodds          | Dennis L Good       | Sharla A Jensen           |
| John M Brozewich      | John G Dunbar            | Carl D Godden       | Graciela Jimenez          |
| Maria Susana D Bueno  | Jonathan G Dunchack      | Karl Gould          | David H Jones             |
| Mona L Burke          | Donna J Eden             | Kathleen Gonzalez   | Daniel L Johnson          |
| Raymond E Burns       | Ralph A Edwards          | Rudy G Gonzalez     | Richard M Julian          |
| James T Cantalupi     | Teresa P Edwards         | Kevin R Gott        | Mary Karemaa              |
| Frank A Canson        | Bonnie F Ehli            | Deborah L Graf      | John O Kaufmann           |



## *Recent Retirements (continued)*

|                       |                         |                        |                     |
|-----------------------|-------------------------|------------------------|---------------------|
| Michael S Kedzior     | Peter R Mills           | James G Raines         | James L Strawn      |
| Kristy M Keller       | Charyle D Minet         | Joseph A Rametta       | Charles R Studen    |
| Loretta King          | Benny L Mitchell        | Mary G Rea             | Dean M Sutter       |
| Susan M Kipp          | Shirley Mitchell        | Johnnie M Reaux        | David Swiskoski     |
| Thomas D Klimek       | Robert A Moberly        | Roy E Reed             | Janet L Tierney     |
| Walter F Konopka      | Terry L Moore           | Leo Reyes              | Mario A Tisnado     |
| Wendy E Kramer        | Ponciano J Morales      | Ronald B Riley         | Charles C Thiele    |
| Vincent W Krolikowski | Paulette L Mormino      | Gilbert A Robles       | Marian E Thompson   |
| Michael B Lambert     | Michael M Morrison      | Stanley G Robinson     | John E Thrasher     |
| Alan V Laprath        | Katherine Moss          | Joseph F Rogers        | Philip N Thren      |
| John W Lane           | John S Moth             | Luis C Romano          | James A Toci        |
| Sharon J Larson       | Richard L Mott          | Fred V Romero          | Sharon L Tom        |
| P Joyce Lane          | Charles E Mueller       | James M Romines        | Terence N Torgersen |
| Renee E Latour        | Cristina Mundo          | Richard W Rothe        | Dinh V Tran         |
| Linda M Lara          | Michaela Murphy         | Judith A Rountree      | James W Trefren     |
| Steven L Lagos        | David E Naf             | Richard T Sadlier      | Janet Uglow         |
| Robert W Lawrence     | Joseph L Nagy           | George Saldamando      | Dianna J Valstad    |
| James M Leary         | Dallas L Nailon         | Richard D Sample       | Kathi D Ward        |
| Geoffrey R Leidecker  | Ramona A Najimy         | Stephen J Samoncik     | Susan Leay Ward     |
| James C Lindsay       | Sasan Nakhshab          | Alan J Samuelson       | John M Warren       |
| Irving W Little       | Lenard E Naughton       | Jorge Sanchez          | R.J. Watt           |
| James A Little        | Sandra S Naughton       | Pedro Sandoval         | Michael J Webb      |
| Sylvester J Lisiecki  | John H Nelson           | Robert C Saucedo       | Daryl K Wehrhan     |
| Maureen E Logue       | Lois A Newton           | Andrea Savage          | Jeanne A Weisner    |
| Peyton A Lucas        | Michael Nguyen          | Kenny A Sawyer         | Tika A Wesley       |
| Linda R Lugano        | Steven F Norton         | Elsa E Saxod           | Rod T Westerling    |
| Stan F Lynn           | Judith I Norton         | Francis D Schlesinger  | Alicia C Whalen     |
| Penny T MacMillan     | Theresa A Nygard        | Steven Scherer         | Clara White         |
| Peter Madrid          | William P Ober          | Julius H Schreiber     | Gerald E White      |
| Donald J Makie        | Thomas K O'connell      | Marilou S Seki         | Devin S Whitney     |
| Steven A Malo         | Joseph P Ortega         | Shawna L Selby         | William H Wiegand   |
| Cheryl A Mannie       | John H Ortiz            | Cynthia L Sergott      | John B Wilhoit      |
| Robert R Manning      | Elisa C Ortiz           | Cindy J Shanley        | Alex Williams       |
| Doris F Manson        | Poho Ouy                | David C Shepard        | Grover Williams     |
| Charles P Mapes       | Mary F Owenby           | Earl M. Shepard        | Howard C Williams   |
| Desmond P Marmion     | Norberto Padua          | Donald R Shingledecker | Willie H Williams   |
| Lesley A Marples      | Richard B Palmer        | Charles R Sims         | Yvonne C Williams   |
| William R Martes      | Kathy A Peeks           | Henry G Simpson        | Yvonne L Williams   |
| Thomas A Mason        | Maria B Perez           | Charles A Sleeper      | William R Wilson    |
| Melvin D Maxwell      | Stephen L Peters        | John E Smith           | Jeanne E Wong       |
| Michael H McCormick   | Lit V Phan              | Donald F Southard      | Janet M Wood        |
| Sue H Mcdevitt        | Robert B Philley        | Terry A Spangler       | Kristi L Woody      |
| James G Mcginley      | Janet R Piatek          | John A Spafford        | Helen F Wright      |
| Patrick J Mclarney    | Margaret Wiegand Pierce | Robert T Staley        | Clifford A Yarges   |
| Leslie C Merrill      | Norman L Pierce         | Neal A Steffen         | George A Youkhanna  |
| James C Merritt       | Donald W Pio            | Wilton E Stephenson    |                     |
| Michael S Miller      | G. Gregory Poplaski     | James A Stewart        |                     |
| Russell W Miller      | Bob T Prutzman          | Robert M Stinson       |                     |
| Ruth Ann Miller       | Kenneth D Pullin        | Larry Stokes           |                     |

# In Memoriam

Fred Acuna  
Stephen A. Adalac  
Elvin W. Allen  
Alice M. Anglim  
Linda J. Anthony  
Stephen V. Austin  
Bruce P. Baker  
Lorraine G. Baker  
Glenn O. Balmer  
Ernestine A Barrera  
David H. Benson  
Kenneth L. Bernhard  
John B. Bertino  
Barbara L. Biver  
Constance I. Bixby  
T. C. Boerner  
Theodore J. Bolden  
Simon F. Bolger  
William K. Bond  
Barbara J. Bouchard  
David Bowie  
Laurence J. Boyer  
John J. Brennan  
Marguerite Brodeur  
Linda A. Brown

Louise C. Brown  
Wallace M. Brown  
Grover H. Bryant  
Andrew J. Bucheit  
Earnest Burton  
Arlie C. Campbell  
Johnny T. Campbell  
Armand V. Campillo  
Michael V. Carrier  
Rose P. Chang  
Jack N. Corlett  
Fay F. Correnti  
Albert M. Cota  
Ruth L. Dalgleish  
Lorna L. Davidson  
Thomas E. Davis  
Donald T. Dennis  
Pauline Des Granges  
Richard C. Diederich  
Dung H. Do  
Rufus A. Dunn  
Bertha M. Eddy  
Roscoe H. Elkin  
Leigh G. Emerson  
Amber J. Estes

Edgar A. Felber  
Paul E. Fisher  
Alvaro Flores  
Floyd F. Furr  
Edward F. Gabrielson  
Paul R. Gastelum  
Bruce R. Gemmell  
George J. Gilson  
Earl A. Graham  
W. Harvey Green  
Bobby J. Greer  
Kenneth J. Gunzelman  
Nathalie O. Gushikuma  
Ardis Harrison  
Paul E. Hartson  
Myrtle E. Havaland  
James H. Higgins  
Tammy K. Hoefler  
Margaret D. Hoerger  
Jack L. Hoffelt  
Robert J. Huguley  
Robert F. Hutchison  
Lawrence Killeen  
Robert L. Kirk  
Mark S. Knapp



Andrew F. Konyha  
Alice B. Laird  
George W. Laundry  
Ingeborg H. Lavers  
Wilson M. Ledford  
Anna L. Lee  
Evelyn E. Leinen  
Clarence L. Lewis  
Joachim E. Liebmann  
Esteban G. Linares  
Earl W. Lofgren  
Manuel A. Lujan  
Florence M Mathews  
Fred M. McClintock  
Herbert C. McWilliams  
Thomas V. Mealey  
Robert E. Miner  
John P. Moore  
Juan L. Moran  
Ruben E. Moreno  
Cyrus P. Morgan  
David A. Moya  
William L. Nye  
John D. Ogden  
Jerry J. Olaveson  
Wayne K. Paxton

Canuta Pedroza  
Gordon E. Pledger  
John R. Popwell  
Charles D. Powell  
Fred D. Pyle  
Ernest T. Ramos  
Kenneth L. Rice  
Frank E. Ritterbush  
James C. Roberson  
William D. Roberts  
Billy J. Robinson  
James D. Robinson  
David J. Rock  
Dee J. Rogers  
George H. Rose  
Albert R. Rucker  
Athos E. Sada  
Avelino C. San Agustin  
William Saver  
William R. Schultz  
Lawrence P. Shanley  
Donald G. Sheffo  
Dean D. Shelton  
Robert L. Sheppard  
Douglas D. Shields

Arthur F. Sick  
Robert E. Smith  
Gary M. Sobieski  
Arnold E. Sommer  
Claude T. Stark  
Richard A. Steele  
James C. Stevenson  
Wilford J. Stiggers  
Marion C. Stillwell  
Martin H. Sweany  
Joseph W. Taylor  
James Burton Teague  
William Terry  
Hie A. Thompson  
Morgan A. Tidwell  
Thomas C. Tipps  
William K. Todd  
John Edward Trainor  
Jose Eliazar Vasquez  
John Dennis Vickers  
George Villegas  
Clyde H. Wach  
Jake W. White  
Sondra J. Wicks  
Benjamin Joseph Wujek





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San Diego, CA 92101-4298

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*Providing the latest news  
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retiring and retirement.*

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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  
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