



# Free Spirit

San Diego City Employees' Retirement System

Volume 9, Issue 2 Fall/Winter 2007

## New Employee Benefit Changes Enacted

The City of San Diego, the Unified Port of San Diego and the San Diego County Regional Airport Authority have made significant changes to the retirement benefits offered to new employees. **These changes DO NOT affect active or retired members of SDCERS who were hired prior to the effective dates listed below.**

All three employers have eliminated

the optional 5-year purchase of service credit program, the deferred retirement option program (DROP) and the supplemental benefit, often referred to as the 13th check. Additionally, the City of San Diego has discontinued retiree health insurance coverage for new hires.

The chart below shows the effective dates of benefit changes for each employer and each SDCERS mem-

ber group. To determine if the new benefit structure affects you, find your employer and membership group on the top line and then look down the left hand column to find the benefit. The date listed in the box where the two intersect is the effective date of the benefit change. If you were hired before that date, the changes do not apply to you. If you were hired on or after that date, the benefit is not available to you.

|  | City General | City Safety                                  | City Legislative | Port General | Port Safety | Port Executive | Airport General | Airport Executive |
|--|--------------|--|------------------|--------------|-------------|----------------|-----------------|-------------------|
| <b>DROP</b><br>No Longer Available                                   | 2/16/07      | 2/16/07                                      | 2/16/07          | 10/1/05      | 10/1/05     | 10/1/05        | 10/3/06         | 10/3/06           |
| <b>5-Year PSC</b><br>No Longer Available                             | 2/16/07      | 2/16/07                                      | 2/16/07          | 10/1/05      | 10/1/05     | 10/1/05        | 10/3/06         | 10/3/06           |
| <b>13th Check</b><br>No Longer Available                             | 2/16/07      | 2/16/07                                      | 2/16/07          | 10/1/05      | 10/1/05     | 10/1/05        | 10/3/06         | 10/3/06           |
| <b>Health Insurance</b><br>No Longer Available                       | 2/16/07      | 2/16/07                                      | 2/16/07          | N/A          | N/A         | N/A            | N/A             | N/A               |
| <b>High 3-Year Salary</b><br>Implemented                             | N/A          | N/A  | N/A              | 10/1/06      | N/A         | 10/1/06        | N/A             | N/A               |
| <b>PSC Cost Increase</b><br><i>*Dates modified due to Cedar Fire</i> | 11/15/03*    | 11/15/03* –<br>Fire<br>12/02/03* –<br>Police | 11/15/03*        | 7/1/04       | 7/1/04      | 7/1/04         | 7/1/04          | 7/1/04            |
| (% Increase of Current Salary)                                       | 15% to 27%   | 26% to 37%                                   | 15% to 50%       | 15% to 32%   | 23% to 38%  | 15% to 34%     | 15% to 32%      | 15% to 34%        |

Effective dates are on or after the date listed

# The Investment Corner

## Fiscal Year 2007 Fund Performance

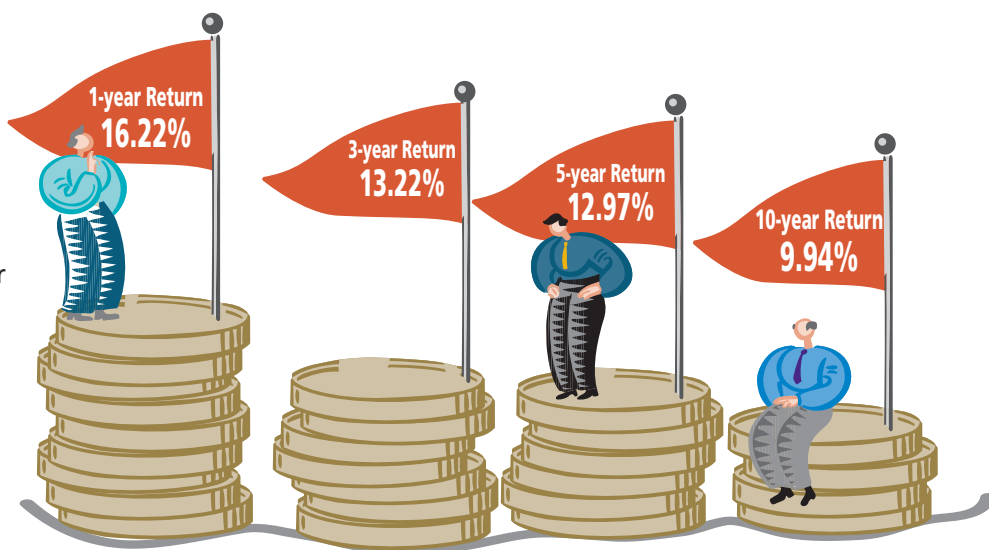
by Doug McCalla, Chief Investment Officer

### RECENT AND LONGER-TERM PERFORMANCE

SDCERS had its fourth consecutive year of double digit returns and its fifth consecutive year of positive returns since the bear market of 2000-2002. Total return performance for the fiscal year ending June 30, 2007, was a very healthy +16.22%. Also, the amount of realized income was sufficient to meet the eligibility requirements for payment of the 13th check and the Corbett Settlement to retirees for the year ending June 30, 2007.

This most recent one-year return of +16.22% ranked at the 69th percentile of public pension plans in the Callan Associates public fund data base. This lower relative ranking compared to other public funds resulted from a combination of SDCERS' more conservative investment strategy and some relative underperformance by some of the domestic equity managers. For the last three years, SDCERS had an annualized rate of total return of +13.22% which ranked in the top 33% of the public fund peer group.

Annualized returns of +12.97% for the last five years placed SDCERS' performance in the top 12% of public pension plans. For the last ten years, the annualized rate of total return was +9.94%, besting the long-term 8% actuarial assumed investment rate of return. This level of performance placed SDCERS in the top 2% of public pension plans for



**SDCERS Returns for Fiscal Year 2007**  
 Invested assets as of June 30, 2007 totaled \$4,920,208,705 (unaudited).

the last decade. For the 18-1/4 years since the Retirement Board has been providing direct policy oversight to the asset allocation process, SDCERS has earned +10.94% annualized, ranking in the top 16% of the public pension plan performance universe.

SDCERS achieved these investment results with an asset allocation investment strategy of 38% in domestic equities, 17% in international equities, 30% in domestic fixed income, 4% in international fixed income and 11% in real estate. This well diversified asset allocation policy has historically been more conservative than that of the average public pension plan.

### LOOKING FORWARD

The Retirement Board recently completed an asset / liability study to review the long-term investment policy. The purpose of this policy setting process is to identify an investment strategy that subjects the Trust Fund to the least amount of expected risk, given the desired level

of expected return used to help fund future benefit payments. The result of this review process was a decision to further diversify the asset mix by adding a 5% allocation to private equity, with a corresponding reduction in exposure to the publicly-traded domestic and international stock markets. We anticipate that the orderly placement of capital into private equity investments will take several years.

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

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

### SDCERS' Target Asset Allocation As of June 30, 2007

|                                      |     |
|--------------------------------------|-----|
| Domestic Equity . . . . .            | 38% |
| Domestic Fixed Income . . . . .      | 30% |
| International Equity . . . . .       | 17% |
| Real Estate . . . . .                | 11% |
| International Fixed Income . . . . . | 4%  |

## BOARD OF ADMINISTRATION

### PRESIDENT

Thomas Hebrank  
Appointee

### VICE PRESIDENT

Mark Sullivan  
Police Safety Representative

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### BOARD MEMBERS

Susan Gonick  
Appointee

Wayne Kennedy  
Appointee

Franklin Lamberth  
General Member Representative

Carmen Lutes  
Retiree Member Representative

Steve Meyer  
General Member Representative

George A. Murray  
Appointee

Peter Prevolos  
Appointee

JoAnne SawyerKnoll  
Mayoral Representative

William Sheffler  
Appointee

John Thomson  
Fire Safety Representative

Vacant  
Appointee

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## BOARD MEETINGS

(Open to the public)

**Date:** Third Friday  
of every month

**Time:** 8:30 a.m.

**Location:** 401 West A Street, 3rd Floor  
San Diego, CA 92101

**Phone:** 619-525-3600

♿ This facility is wheelchair accessible.

# CEO Update

By David Wescoe, Administrator/CEO

I often describe SDCERS as a financial services firm that has an annual operating budget of \$40 million, \$5.2 billion in assets under management and over 20,000 member “customers.” Given this scope, I thought you might be interested in how the management team decides what to do in any given day, month or year?

First, we focus on the “blocking and tackling” of the business to ensure that the fundamental activities of SDCERS are done and done right. In our case, this is calculating benefits, providing outstanding customer service, and taking good care of the money entrusted to us. This requires the daily commitment of all SDCERS employees to do our jobs as well as we can.

However, we can't just focus on these daily functions; management must always be looking ahead to see what improvements need to be made and where the business needs to be headed for future success. At SDCERS, the management team meets at the start of each fiscal year to map out important strategic goals

that we need to address in the coming year. For fiscal 2008, some of these important projects include: developing a comprehensive information technology plan to support all our business strategies; implementing the recently-approved private equity asset class investment strategy; completing the IRS Voluntary Compliance Program and Tax Determination Letter process; improving customer service by providing you with internet access to your retirement information; and developing and distributing annual Member account statements.

This is an ambitious plan and will take a great deal of hard work and focus to accomplish. But, I look forward to letting you know next June 30 how we did.

Please call me anytime at (619) 525-3600 or write to me at SDCERS, 401 West A Street, Suite 400, San Diego, CA 92101. I'd appreciate hearing from you.



# Board Votes Unanimously on Purchase of Service Credit Contracts

On November 16, 2007 the SDCERS Board determined, by a unanimous vote of 8 to 0, to allow the purchased service contracts based on pre-November 2003 pricing to remain as formulated and to continue to amortize the shortfall through the existing unfunded actuarial liability.

In addition to expert opinions sought by the Board on this issue, two special public sessions were held to give representatives of SDCERS' plan sponsors, their employee bargaining units and retirees, public interest groups, system members and the general public the opportunity to inform the Board about SDCERS' pre-November 2003 pricing of purchased service credit contracts.

In a statement made after the vote, Board President Thomas Hebrank said "The Board has been thoroughly reviewing the issue of past pricing of service credits throughout 2007. We have considered carefully every available legal option based upon the facts presented to us, and we believe this is the most prudent and responsible action to take under the totality of the circumstances."



## JUNE 30, 2005 POPULAR ANNUAL FINANCIAL REPORT

Enclosed with this newsletter is a copy of SDCERS' Popular Annual Financial Report (PAFR) for the period ending June 30, 2005.

The PAFR is a condensed, user-friendly version of our Comprehensive Annual Financial Report (CAFR) for the same reporting period. Each year SDCERS produces both a CAFR and a PAFR to highlight the financial condition of the SDCERS Trust Fund during the previous fiscal year.

In 2007 SDCERS has completed two overdue CAFRs and PAFRs for the periods ending June 30, 2004 and June 30, 2005. We are currently finalizing the CAFR and PAFR for June 30, 2006 and are beginning work on the June 30, 2007 CAFR.

SDCERS is committed to getting our reporting back on schedule, while also ensuring the most accurate and detailed reporting in the history of SDCERS.

These and other SDCERS reports may be found on our website at [www.sdcers.org](http://www.sdcers.org).



## 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, Alan Hardtarfer, 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)

# Retiree Association News

City of San Diego Retired Employees' Association

by Nancy Acevedo, President

Just when we begin to think we can see the light at the end of the tunnel of lawsuits and issues, another one arises. The latest is the question of the percentage of salary paid to purchase years of service credits. Those who retired soon after this new benefit was negotiated are reported to have paid a lower percentage than was needed to actually pay for the benefit. Now meetings have been held to discuss what alternatives are available for CERS to make up the shortfall. These issues stress the need for retirees to join together to assure that benefits negotiated, and which were considered by each of us when deciding when to retire, are preserved.

Our Association's Board of Directors has asked me to stress the need for all retirees to assist in our efforts by becoming members of our Association. What is our Association and what does it provide? We are a non-profit whose function, as stated in our By Laws, is to provide strong, dignified and responsible representation for the purposes of improving the economic benefits and physical and social wel-

fare of all retired City of San Diego employees, and all beneficiaries, including spouses, of the San Diego City Employees' Retirement System.

With all that has happened in recent months and years, our stress has necessarily been on preserving benefits. Our Advocacy Committee monitors actions taken by the courts, City Council and Retirement Board and speaks to those bodies to present our position of protecting retirees' financial interests. Our web site provides up to date information and alerts members when action is needed. The site also provides "information papers" that the Association Board has developed which provide background, eligibility, funding source and legal authority for our benefits. There are papers addressing: Health Insurance, Annual Supplemental Benefit (13th Check), Corbett Settlement, Supplemental COLA, Deferred Retirement Option Plan (DROP), and Death and Survivor Benefits. A recent improvement to our commu-



nications is our ability to e-mail all members quickly to keep them informed when new situations arise.

Our monthly programs include speakers of interest to all retirees. Recent speakers have included Tom Hebrank, SDCERS' Board President; Andrew Donohue, Editor of Voice of San Diego; Attorney Judith Copeland, Elder Law specialist; Peter Preovolos, prior SDCERS Board President; and Al Paton, of 2young2retire.

And each June our program addresses health insurance, with a panel consisting of representatives of our health insurance providers, the City's Benefits Administrator and a representative of Care Counsel.

We welcome all retirees and spouses to join with us - to not only work to preserve your benefits, but to enjoy the company of friends from your working days.

And if you've wanted to increase your computer expertise, we'd welcome your joining our web-masters group! Just give me a call.

## 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



## SDCERS Board Activities Update

By Carmen Lutes, Retiree Representative

In summary, July, August and September were very active in trying to resolve the issues with the IRS, complete the CAFR for fiscal years 2005, 2006 and 2007, relocate the SDCERS offices, update the current website in order to make the site more interactive and "user friendly" to all retirees, revise the Disability Board Rule 17, and address in closed session the status of pending litigations. Following are the highlights for each month:

### July Board Meeting

Business & Governance Committee: Roxanne Story Parks, Chief Compliance Officer, provided updates on the Tax Determination Letter and Voluntary Correction Program filings. A final settlement meeting with the IRS is anticipated soon. Bob Wilson, Chief Financial Officer, reported that the 2005 CAFR is 99% complete; the 2006 CAFR is about 85% done. David Bond, Director of Information Technology, informed the Board that the transition to the new facility at 401 W A Street is on schedule; the RFP for the upgrading of the website will be forthcoming. Rebecca Wilson, Director of Member Services, reported Fiscal Year 2008 Health Insurance Open Enrollment period ran from June 4 through July 3, 2007. The health change for those members being affected due to the elimination of the Health Net plans were notified specifically via mail that their current coverage would terminate if they took no action during the open enrollment period. As of July 6, 2007, open enrollment for these specific participants numbered 691 and of those, 625 enrollment forms had been received.

### August Board Meeting

Business & Governance: Roxanne Story Parks, Chief Compliance Officer, informed the Board that on August 6, 2007, a follow-up letter was sent to the IRS responding to their questions and requests from our July 10 meeting. Another letter will be sent around August 16, which includes our final 415(b) (benefit

cap) testing information. It is anticipated that a final settlement of the Voluntary Correction Program (VCP) filings in early fall. Mark Hovey, Chief Financial Officer, reported that the FY 2005 CAFR report is on its way to the printer. As for the FY 2006 CAFR, it is anticipated that it will be completed in September. The Fiscal Year 2007 closing went smoothly and the FY 2007 CAFR financial statements will be in draft form by end of August. David Bond, Director of Information Technology, stated that the facility relocation went very smooth and without business disruption. He lauded the department's IT staff and the SDDPC support for their extraordinary endeavors for making the transition of voice and data migration successful.

### September Board Meeting

Business & Governance: Roxanne Story Parks, Chief Compliance Officer, informed the Board that the IRS will be issuing the Tax Determination Letter & Voluntary Correction Program in the final closing agreement. She anticipates having Ice Miller present the closing agreement at the October Board meeting. Mark Hovey, Chief Financial Officer, distributed the FY 2005 CAFR to the Board. The FY2006 CAFR is on target.

The main concern at September's Board meeting was the problem regarding the Purchase of Service Credit program. There is a shortfall of approximately \$146 million in purchased credits. After much discussion, the Board decided that it was time to bring the members into the loop. On Friday, September 21, Board President, Thomas Hebrank, issued a news release about this up-and-coming two-day public session.

*Hasta luego amigos.*

## Eligible Retirees Receive Corbett and Thirteenth Check

On November 16, 2007 the SDCERS Board approved payment of the Corbett benefit for eligible City retirees and the Supplemental 13<sup>th</sup> Check to eligible City, Portland Airport retirees.

These benefits are paid annually when SDCERS has sufficient surplus undistributed earnings in the previous fiscal year. In years when there are not sufficient surplus undistributed earnings these benefits are not paid. However, in the case of the Corbett benefit, any year in which the benefit is not paid, the amount due will be carried forward as a contingent benefit to be paid in future years when there are, once again, sufficient surplus undistributed earnings.

The provisions for payment of these and other supplemental benefits may be found in Municipal Code Section 24.1501 - 24.1507.



## Direct Deposit Saves Time and Energy

Did you know that over 90% of SDCERS' retirees and beneficiaries have their monthly pension checks safely deposited directly into their bank accounts by SDCERS, instead of having a paper check mailed to them?

Direct deposit is a fast, easy and safe way to electronically transfer your retirement income into your bank account each month. It creates a reliable record of payment and ensures that your money is available to you as soon as possible.

If you are currently receiving paper checks and would like to switch to Direct Deposit, simply fill out and mail in the Direct Deposit Authorization form on our website at [www.sdcers.org](http://www.sdcers.org) or call our office at (619) 525-3600 to request a form from one of our Member Services Representatives.



# RETIRED FIRE & POLICE ASSOCIATION

## President's Message

What happened to our summer, seems like it was only here for a short time and now we are bracing for another San Diego winter.

As I mentioned in the last FreeSpirit we were waiting for resolution in the elimination of the Waterfall language in the Municipal Code, which is the mechanism that SDCERS uses the pay the pre-2000 Corbett, 13th check and COLA. Well, we are still waiting; it has been on the City Counsel docket numerous times only to be postponed to a later date. Perhaps by the next issue it will be favorably resolved. You can visit CSDREA's website at [www.csdrea.com](http://www.csdrea.com) for updates on this issue.

**The Purchase of Service Credit (PSC) Program** has hit the center of the radar screen once again. Not only is the city attorney after it the mayor has weighed in as well. SDCERS states that the service credit purchase price since November 2003, covers the full projected cost, however it looks like the pre Nov 2003 did not. The board continues to evaluate the pre Nov 2003 cost shortfall to determine what action they will need to take in order to balance the books.

**Safety Retirees who have a disability retirement and are under the age of 50, PAY ATTENTION.** This group has started to undergo the SDCERS medical review program to determine eligibility to continue to receive their disability retirement. Word of advice,

make certain that you have *all* of your medical records and they are up to date prior to your review. If you have questions or need assistance please contact Mike May, RF&PA Director at [mayoseacat@cox.net](mailto:mayoseacat@cox.net) or 619-461-4667.

**Veterans**, you may be eligible for VA benefits. Recently (Sept) the El Cajon Elks Lodge hosted a VA Benefits Seminar. Veterans are offered benefits several different ways and through a number of different governmental agencies. Whether you are a veteran or surviving spouse you should contact one of the below agencies to see if you qualify for benefits.

Dept VA, 1-800-827-1000,  
[www.va.gov](http://www.va.gov)

Calif Dept of VA, 1-800952-5626,  
[www.cdva.ca.gov/moreinfo](http://www.cdva.ca.gov/moreinfo)

Local VA office, 8810 Rio Dr SD, Ca  
92108, 1-800-827-1000.

Or you can contact Tony Hancock  
RF&PA Director at [4sunny@roadrunner.com](mailto:4sunny@roadrunner.com) or 760-943-7351.

**MEMBERSHIP in RF&PA**, if you are not a member, you may join by going to our web site [www.retiredfp.com](http://www.retiredfp.com) and filling out the application or you can have one mailed by calling "JJ" Hunter (FD) 619-440-7879 or John Hartman (PD) 760-789-5216. The cost is \$2 per month by payroll deduction.

If you have email access and are not receiving information regarding SDCERS/City issues, retirement parties, death notices etc., please contact me for FD at [colmosk@cox.net](mailto:colmosk@cox.net) and for PD Chris Gregg at [cgregg12@gmail.com](mailto:cgregg12@gmail.com).

Like all of you, I expected smooth sailing after retirement, what I didn't expect was a protracted fight to retain

our retirement benefits that were negotiated in good faith many years ago. We will continue the fight, but we can't win without your help. We urge you to join our association, show up to meetings and be a voice at City Hall/SDCERS.

Until we meet again, I would like to wish all of you a "Politically Correct" "Happy Holiday Season"...

### RF&PA Board Members

Ron Moskowitz (FD)  
President

Jim Clem (PD)  
Vice President

John Hartman (PD)  
Secretary

"JJ" Hunter (FD)  
Treasurer

### Directors

CJ Cloniger (PD)  
Bill Farrar (PD)  
Chris Gregg (PD)  
Tony Hancock (FD)  
Mike May (FD)  
Tom Rouse (FD)





# SDCERS WEBSITE WATCH

In September 2007, the SDCERS Board approved a long-awaited project of great interest to all our Members: the upgrade of the SDCERS website!

The next generation SDCERS website will allow Members access to their personal retirement information in a secure and easy to use format. Additionally, with a more flexible framework, SDCERS will be able to easily add and update timely information to the site, relevant to our Members, Plan Sponsors and the public.

Of course, while we are all anxious to get the new site on-line, our first priority is to implement the most comprehensive data security controls possible in order to protect your privacy while giving you access to your personal information.

As this project takes shape, we will bring you updates in future Free Spirit newsletters. In the meantime, if there is something you would like to see or be able to do on the new website, please submit your comments through our current website at:  
[www.sdcers.org/contact.jsp](http://www.sdcers.org/contact.jsp)



## Holiday Wishes



The San Diego City Employees' Retirement System staff would like to wish you and your family a prosperous and healthy holiday season.



## Recent Retirements

Roberto A Adame  
 Peter A Amancio  
 Richard J Amos  
 Jack Baby  
 Barbara A Baker  
 Thomas L Baker  
 John R Bardsley  
 Kevin S Barnard  
 William E Basom  
 Logan G Bellows  
 Vernon S Benson  
 Eugene F Bianchi  
 Rodger A Blakey  
 James D Bozeman  
 Robert J Brooks  
 Beverly A Buckeye  
 Robert W Buie  
 Clifton F Cage  
 Janet M Campbell  
 David C Carpenter  
 Sharren Lee Carr  
 Carole J Cerone  
 Chairerk Charemsuk  
 Patric D Chavez  
 Valerie P Collins  
 Joseph R Compton  
 Bonnie L Contreras  
 Peter H Cruz  
 Carlo M D Albero  
 Edward T Davies

Jeffrey A Dean  
 Mark L Dixon  
 Pamela Dixon  
 Lynwood D Eastlick  
 Charles M Edwards  
 John F Eifling  
 Richard E Felchlin  
 Vivian A Fergerson  
 Deborah K Ferrin  
 Cheryl A Fisher  
 Alyse I Ford  
 Michael Foster  
 Virginia A Gammon  
 Carlos F Garcia  
 Paul B Geis  
 Maria J Giosanu  
 William H Grindle  
 Grant M Hazel  
 Lisa K Holodnak  
 Patricia L Hughes-Raber  
 Glen F Humiston  
 Joseph A Isom  
 William J Jacoby  
 A. Delores Johnson  
 Donna C Johnson  
 Bennie L Jolly  
 Ida C Jones  
 Betty A Junghans  
 Diane G Kane  
 Robert M Korch  
 John M Kovac  
 Demetrios G Kyres  
 Willard C Larson  
 Joseph Leon  
 William M Levin  
 John A Liddle  
 Joseph A Lopez  
 Arturo B Lozano  
 Paul A Malabanan  
 Michael J Maloney  
 Dolores M Mangual  
 Josie V Martinez  
 Kenneth S Mc Cown  
 Velma B Mc Knight

Henry Mendibles  
 Susan D Merillat  
 Mark A Michalak  
 Cynthia L Mildfeldt-Morgan  
 Julio B Monillas  
 James D Morrison  
 Shahin Moshref  
 Samuel L Oates  
 Sharon L Olsen  
 Mary Oomroian  
 Robert E Owings  
 Felipa E Parel  
 Carl D Petersen  
 Trevor K Powell  
 Marijoan Preston  
 Arturo C Quinto  
 Daro Quiring  
 Gary A Roesink  
 Rebecca Ruiz  
 Susan M Salado  
 Alfonso Salvatierra  
 Fred J Sammons  
 Louis J Scanlon  
 Margaret M Schaufelberger  
 Richard D Scholten  
 Judith Sherwood  
 Thomas A Simpson  
 Rose Mary Smutko  
 Evelyn Sorensen  
 Wanda L Stevenson  
 Jean Stewart  
 Gene L Suko  
 Mark A Sullivan  
 Jack A Swerlein  
 Souvanh Thirakul  
 Rodney L Vandiver  
 Edward F Vanlaningham  
 Earnest D Warren  
 Steven N Wheeler  
 Chiquita P Williams  
 Jack J Williams  
 Nancy A Wolman  
 Frank M Yates



# In Memoriam

John C. Arbaugh  
Walter J. Borden  
Allen D. Brown  
Aldo Chiappone  
Michael J. Davis  
William J. Donlan  
Rodney T. Donnelly  
Vincent T. Edwards  
Donald N. Engle  
George J. Fesler

Arnoldo T. Garza  
Rudy L. Georgeon  
Arthur W. Hansen  
Janet B. Herrold  
Anthony P. Isom  
Arthur D. Juarez  
Mary G. Lopez  
James K. Meehan  
Paul Miller  
Robert M. Murphy  
Leroy Patterson

Johnny L. Peay  
James M. Romines  
James L. Sanders  
Daniel Stanley  
Henry C. Stoker  
Paul S. Valenzuela  
Larry A. Weckman  
Eugene Williams  
Howard C. Williams  
Samuel T. Williams





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*Providing the latest news  
and valuable information about  
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'  
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CA 92101-7991.

**WEBSITE – WWW.SDCERS.ORG**

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