

# Free Spirit

San Diego City Employees' Retirement System

Volume 6, Issue 3 Spring 2007

## Farewell...It's never easy saying goodbye

*Peter E. Prevolos  
President, Board of Administration*

There is a time and a place for everything. After two years as President of the SDCERS Board of Administration, the end of my term has arrived and it is time for me to step down from this important post.

To say that the emotions I have experienced at times during my tenure were similar to a roller coaster ride would be an understatement, at best. Let me assure you that a position on this Board is not for the faint of heart. But for those dedicated enough to persevere, it can be as rewarding as it is challenging.

My journey began in April 2005, when I, along with six other appointees, took our oath of office to serve the San Diego City Employees' Retirement System (SDCERS) to the best of our ability, with integrity of purpose, and without equivocation or hesitation to uphold our fiduciary responsibility to the members of the System.

I cannot say that what followed was easy, but the experience afforded me the opportunity to understand first-

*Continued on page 3*

## News from the Administrator

*By David Wescoe, Retirement Administrator*

It's been almost a year since I became the Administrator of SDCERS. As they say, time flies when you're having fun. Prior to starting, I had been warned by many people that I was taking on a challenge that was too big for anyone to accomplish. (But I like a good challenge.)

What I found was that much of the hype, criticism and legal basis for the many lawsuits, was misguided. I found an organization under new management by a newly-constituted Board that was making and implementing responsible policy decisions. Indeed, SDCERS was being "reinvented" as a model of good governance.

I set out to focus the staff, streamline the day-to-day operations, improve efficiencies and customer service, and re-build plan sponsor relationships.

Over the past 12 months, SDCERS' staff has tirelessly re-examined what we do, how we do it and how we can make it better for our members and plan sponsors. The following accomplishments were achieved through team work and a commitment to strengthen SDCERS:

**Issuance of the June 30, 2004 Comprehensive Annual Financial Report (CAFR).** This

was a tremendous feat. After countless audits and investigative reports, thousands of man-hours, and multiple rounds of editing and re-editing to improve transparency, we have issued our 2004 CAFR. The summary version, the Popular Annual Financial Report (PAFR), has been sent to every active and retired SDCERS member. With this critical project complete, we are now hard at work on the 2005 CAFR and expect to publish it in the next couple of months.

**Investment Performance.** As I write this, the market value of Trust Fund assets is \$4.8 billion, and we are up 14% for the fiscal year. I can't stress enough how important strong investment performance is to the overall financial health of the SDCERS Trust Fund. For every dollar we pay in retiree benefits, approximately 70 cents comes from long-term investment returns. The investment program continues to be a cornerstone program for SDCERS and it has been masterfully managed by our investment gurus Doug McCalla and Dawne Clark.

**Improved Plan Sponsor Relationships.** I have spent a great deal of time with each of SDCERS' three plan sponsors; the City of San Diego, the Unified Port of San Diego

*Continued on page 4*

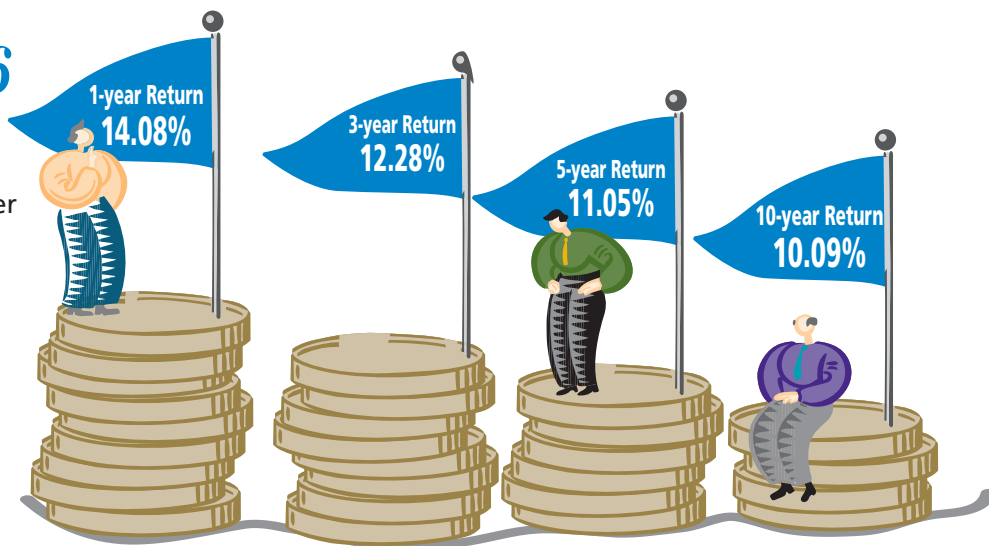
# The Investment Corner

## Calendar Year 2006 Fund Performance

by Doug McCalla, Chief Investment Officer

**GOOD NEWS!** SDCERS finished the one-year period ending December 31, 2006, with a very healthy total return of +14.08%. This level of performance placed SDCERS in the top 42% 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 +12.28% which ranked in the top 12% of the public fund peer group.

Annualized returns of +11.05% for the last five years placed SDCERS' performance in the top 3% 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 +10.09%, besting the long-term 8% actuarial assumed investment rate of return. This level of performance placed SDCERS in the top 4% of public pension plans for the last decade. For the 17-3/4 years since the Retirement Board has been providing direct policy oversight to the asset allocation process, SDCERS has earned +10.84% annualized, ranking in the top 13% of the public



### SDCERS Returns for Year Ending December 31, 2006

Total assets as of December 31, 2006, were \$4,670,830,306 (unaudited).

pension plan performance universe. This 17-3/4 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, 17% in international stocks, 30% in domestic fixed income, 4% in non-U.S fixed income and 11% in real estate. 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.*



## BOARD OF ADMINISTRATION

### PRESIDENT

Peter E. Prevolos  
Appointee

### VICE PRESIDENT

Steve Meyer  
General Member Representative

### BOARD MEMBERS

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!

## President's farewell, *continued from page 1*

hand the difficulties and challenges that face the political leadership of San Diego. The continued need for fiscal responsibility and prudent policy decisions by those empowered in leadership roles cannot be understated. When directing the use of other people's money, all public officials, both elected and appointed, must put their customer's best interests ahead of all other interests, including their own.

My fellow Trustees and I decided the day we accepted our positions on this Board that we would steadfastly uphold the best interests of our members and the Trust Fund at all times. We agreed to put aside any personal agendas or biases and make decisions based solely on the facts, the law and the interests of our 20,000 members.

I am tremendously proud of the work we have accomplished over the past two years. Amidst all the political and legal pressure and the turnover of some critical executive staff members, the new Board did some important work improving governance and oversight, actuarial soundness, and tax compliance. Among the many changes instituted by the new Board were to:

- Commission the independent Navigant Consulting Report and convene a sub-committee of the Board to address the findings;
- File for a Tax Determination Letter in which we ask the IRS to look at how we do business, relative to tax compliance, and give us their stamp of approval;
- Enter into the IRS' Voluntary Correction Program to work cooperatively to address any past mistakes in administering the Trust Fund;
- Request from the IRS a fundamental change to SDCERS' structure to become a Group Trust in which each of our three plan sponsors' assets are legally protected from the others;
- Create an Independent Audit Committee which has a majority of independent outside members;

- Create an Internal Audit position;
- Create a Chief Compliance Officer position;
- Hire a new Administrator, David B. Wescoe;
- Hire a new General Counsel, Christopher Waddell;
- Hire a new Chief Compliance Officer, Roxanne Parks;
- Hire a new Actuary, Cheiron;
- Hire a new outside fiduciary council, Reed Smith.

The running joke in my family is that my appointment to SDCERS would require no more than eight hours of my time each month. In fact, on average I have spent 10 hours each week. Of course my tenure was at a time when this organization needed more than just a Board member, it needed a leader, and I was happy to serve in this capacity.

While my time here has officially come to an end, SDCERS' legal counsel has informed me that while I have no continued obligation to serve on this Board, the City has been unable to identify and appoint replacements for any of the outgoing Board members. So, I have agreed to continue to serve on the Board until June, or my family threatens to disown me, whichever comes first.

Until then, I look forward to participating in the election of a new Board President and in helping in any way I can to keep this organization on the positive road we started down two years ago. I assure you that your Trust Fund is in the hands of an educated and highly committed Board and a tremendously dedicated and knowledgeable staff.

Thank you for the privilege of allowing me to serve you. It has truly been an honor.

## News, *continued from page 1*

and the San Diego County Regional Airport Authority. We have taken action to address their needs, including the creation of a Group Trust in which assets from one plan sponsor cannot be used for any other plan sponsor's liabilities. I believe that we must earn our clients trust each and every day, and I will continue to do everything I can to ensure our continued success with each plan sponsor. They are vital to our existence, and I'm happy to report that we have made great strides in rebuilding these critical relationships.

**Member Communications.** One of my top priorities has been to improve our customer service and member communications. Our newsletter, website and pre-retire-

ment seminars all took a backseat during the tumultuous time prior to my hiring. We are now back on track with our newsletter, we have reinstated our pre-retirement seminar program and we have developed a plan to improve member access to information through our website. With the hiring of our new Information Systems Director, David Bond, we anticipate the unveiling of a new and improved website this year.

**SDCERS' Budget.** SDCERS' expenditures are at or below budget in all categories, and we expect to continue this trend through June 30, the end of our fiscal year.

**A new home for SDCERS.** Our

office space lease at 401 B Street expires on July 31, 2007 at which time we are scheduled to move our offices to a new downtown location. We are excited about this move and will update you with our progress as we get closer to our move-in date.

One last concept. For as much as people claim that what we do is so very complicated, I believe our business is very straight forward: we invest money for the long haul and then pay the right benefits to the right people at the right time. Our goal is similar to most businesses: get it right and get it done on time! We've never missed a payment and our checks have never bounced. Believe me, I intend to maintain that remarkable record.

## Planning for Retirement but Don't Know Where to Start?

Deciding to retire is a big step. Ask anyone who has done it. Most will tell you they didn't do it alone and they asked a lot of questions before taking the leap.

The SDCERS **Pre-Retirement Planning Seminar** is designed to educate and prepare members who are 5-10 years from retiring for this auspicious event. Learn about general financial planning, tax treatment of lump sum and annuity payments, federal government programs, post retirement employment, estate planning, and investment planning during your retirement years.

To sign up for a pre-retirement seminar\*, please call SDCERS at (619) 525-3600. You will automatically be added to the list for the next available seminar. Participants are scheduled on a first come, first served basis. If you are within one year of retiring, please let us know when you call.

*\*Members are encouraged to bring their spouse, registered domestic partner or other individual who assists in financial decisions, to the seminar. When calling for a reservation, please indicate if you will be bringing a guest.*

## 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

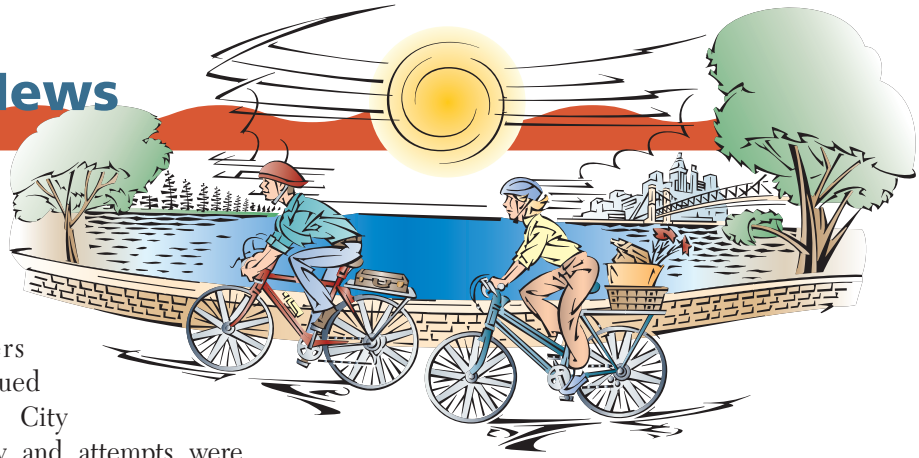
San Diego Retired Employees  
Association  
4185 Galt Street,  
San Diego, CA 92117-1126

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

# Retiree Association News

City of San Diego Retired Employees' Association

by Nancy Acevedo, President



For the past two years, we have been very fortunate to have outstanding SDCERS Board members overseeing our retirement system. A charter change, originally set in motion by the Pension Reform Committee (appointed by former Mayor Dick Murphy) and approved by the voters, revised the makeup of the SDCERS Board, resulting in the appointment of several new members.

It was at that time that we elected Joe Flynn as the Retiree Representative on the Board. Joe has done an excellent job in not only representing us but keeping us all informed of issues of particular interest to retirees. We all owe Joe a debt of gratitude for his hard work and all the long hours he has spent on our behalf.

Others appointed at that time by then-Mayor Murphy included Richard Kipperman, Bill Sheffler and Peter Preovolos, who has since told me that he was told the time commitment to serve on the Board would be eight to ten hours per month.

Shortly after having their appointments confirmed by the City Council, Board

members were sued by the City Attorney and attempts were made to get them to resign. Unlike several other appointees who did resign, these members held fast. If they had not stayed on the Board, a quorum to conduct business would not have been possible and who knows what the result of that might have been. We owe a debt of gratitude to each of these gentlemen for standing firm and continuing to serve.

Mr. Preovolos was elected by the Board to serve as its President, and contrary to the eight to ten hours per month that he had been told, the hours he has spent working in our behalf has been many times that amount per week.

This past December our Association presented Mr. Preovolos with our annual recognition award, which is bestowed to recognize an individual who has made significant contributions to the betterment of members of our Association and retirees in general. This award, and the resulting standing ovation, were both very well deserved.

On March 31, 2007, terms for Mr. Flynn, Mr. Preovolos, Mr. Kipperman and Mr. Murray will expire. We will miss their expertise and commitment to serving SDCERS Retirees. Since there is no provision for them to be held over until replacement nominees are confirmed by the City Council, we can only hope that the Mayor and City Council act quickly to fill these critical Board member positions. We also hope that those appointed to take their place will also be honorable and highly qualified professionals.

As of April 1st, our new retiree representative, taking the seat previously held by Joe Flynn, will be our member Carmen Lutes. We appreciate Carmen's willingness to take on this heady responsibility and we all need to offer her whatever support and assistance we can. A part of that is to attend SDCERS meetings, to let all the Board know we retirees are critically interested in the Board's activities - and to put a face to people whose retirement funds they oversee.

And a key activity of our Association is to monitor SDCERS activities and keep members informed of issues that could have an impact on us and our retirement system. We communicate with the Board, both in writing and in person, to present our positions and take appropriate actions to preserve benefits that are important to us all. You can assist in this effort by joining our Association and making your views known. If you have any questions about our Association and our activities, 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



## Update From Your Representative

*By Joe Flynn, Retiree Representative*

As my time on the Board draws to a close I would like to leave you with a few thoughts accumulated over the past two years.

First, don't let the titles fool you. Regardless of who elected or appointed the Board members, once seated as Trustees we represent all members. It is not just a good idea; it is part of the fiduciary responsibility of the Trustees.

Two years ago, this Board got off to a rocky start. It seemed everyone in town knew exactly what the Board should do, even if the suggestions were contradictory. Then, after being pilloried in the press and named in a lawsuit filed by the City Attorney, the Board lost four members and spent time getting new members and getting up to speed. But the new Board pooled its talent and experience, and under the direction of President Peter Prevolos, we laid out a program to restore the health and credibility of SDCERS. The Navigant Consulting Report and the more recent Kroll Report did much to remove the penumbra of doubt and distrust which had surrounded SDCERS. Neither report found any illegal acts but both made several recommendations for improvements. Most of these recommendations have been put in place.

Litigation, primarily in cases filed by the City Attorney, has been with us from the beginning. Many of these costly and time consuming cases have by now been dropped or ruled on by Superior Court Judge Jeffery Barton who has been diligent in separating the wheat from the chaff. Judicial rulings notwithstanding, it appears that the litigation will continue in the foreseeable future.

During the last two years, the Pension fund has grown steadily. Under Chief Investment Officer Doug McCalla and the Board, the fund's earnings have maintained its position

in the top tier of public funds. In addition, the City has not only made its required annual contributions but has made extra payments to the fund. According to the Mayor they plan to continue this practice.

The 2006 actuary's report showed considerable gains in fund assets and a reduction of the pension deficit. The June 30, 2006 funded ratio was 79.9% and the deficit was reduced from \$1.4 to \$1 billion. But, as the actuary said, try not to over-react to news, good or bad. SDCERS is a long term proposition.

The fund is healthy and the reorganized SDCERS is much improved. And to me the highlight has been the Board's hiring of David Wescoe as Administrator. His education, experience, and attitude are a perfect fit. New General Counsel Chris Waddell has also brought a wealth of pension fund legal history as well. With new leadership and a very capable staff the operation will only get better.

Of course there is still much work to do but there are many experienced Board members who will remain. Mark Sullivan, active PD was re-elected and four new public members are to be appointed by the Mayor and City Council. Filling my spot will be Carmen Lutes, a general member retiree. During my time with the City I had frequent opportunities to work with Carmen. She has considerable talent, a lot of energy and tenacity. I know the members will be well served by her addition to the Board. I ask that you give her the same understanding and support that you gave me.

Finally, I would like to thank all of you for the opportunity to serve. It has truly been a learning experience. Now, I think I'll retire – again.

## Open Enrollment for City of San Diego Retirees

This year's Retiree Health Insurance Open Enrollment period will be held from **June 4, 2007 through July 3, 2007**. If you are a City of San Diego retiree, ex-spouse or survivor, please watch your mail during the first week of June for your Open Enrollment packet.

The Open Enrollment period is generally the only time of year that you may change insurance carriers or plans. If you want to make a change, be sure to complete the necessary forms and return them to SDCERS no later than July 3, 2007. Any changes you make will be effective August 1, 2007.

If you don't receive your materials by June 8, please call SDCERS at (619) 525-3600 or toll free at (800) 774-4977 to request that a packet be sent to you.

## Attention City of San Diego Retirees Currently Enrolled in PacifiCare

Beginning July 1, 2007, United HealthCare/PacifiCare will implement a change in the way you access your Chiropractic benefits. The network of providers will change from the current American Specialty Health Plans (ASHP) to ACN Group Inc. (Please note that this change occurs prior to the end of the benefit year, affecting your coverage for the month of July.)

It is important that you check with your ASHP chiropractic provider prior to July 1, 2007 to determine if they are also a provider for the ACN Group; if they are not, your visit may not be covered. You will continue to use your existing identification card and your benefits will be the same for the remainder of the benefit year.

More information will be available in the upcoming Open Enrollment Benefit Information booklet, due to be mailed to you the first week of June 2007. For more information on how to access your group benefits, please visit [www.PacifiCare.com](http://www.PacifiCare.com) or call PacifiCare directly at:

PacifiCare HMO .....Customer Service: 1-800-624 8822  
PacifiCare PPO .....Customer Service: 1-866-316 9776  
PacifiCare Secure Horizons .....Customer Service: 1-800-228 2144

PacifiCare Senior Supplement: Chiropractic benefits continue to be subject to Medicare approval. Please contact Medicare Customer Service: 1-800-MEDICARE

# RETIRED FIRE & POLICE OFFICERS' ASSOCIATION

President's Message

This January saw a number of changes to our board of directors. Outgoing: Keith Enerson (PD) finished up two years as president and is now President Emeritus, Richard Allen (PD) completed five years as director, Mike Fleming (FD) completed his last year of a two year term and Jim Kline (FD) completed two years as President Emeritus and a total of 14 years on the board. A big thanks for everything all of you have done on behalf of our retirees. Incoming/changes: Ron Moskowitz (FD) president, Jim Clem (PD) vice president and Tony Hancock (FD) appointed late last year to complete the second half of a two year term. Elected: Chris Gregg (PD) and Tom Rouse (FD). Remaining board members, JJ Hunter (FD) treasurer, John Hartman (PD) secretary, Mike May (FD) direc-

tor and CJ Cloniger (PD) director. Jim Caster (PD) is no longer a member of our board but still "The Webmaster". He did an outstanding job in developing and still maintaining the site, which is quite labor intensive.

If you are not already a member, now is the time to join our organization. DROP employees are also eligible to join. There is strength in numbers. We have quarterly lunch meetings with guest speakers who, to name a few, have included Police Chief Lansdowne, Fire Chief Jarman, Sheriff Kolender, Ron Saathoff local 145, Bill Nemece POA and David Wescoe SDCERS administrator. The dues are \$2.00 per month and are paid by payroll deduction. You can get an application on line at [www.retiredfp.com](http://www.retiredfp.com) or you can have one mailed by contacting the following: JJ Hunter (treasurer), 619-440-7879 or John Hartman (secretary), 760-789-5216.

Our board meetings are held on the first Thursday of the month, 9am at the San Diego Fireman's Relief Association, 10509 San Diego Mission Rd. Suite F. Members are welcome and encouraged to attend. Our October luncheon is for both retirees and significant others.

In closing, I'm quite sure you have heard by now that it appears we will not be losing any of our retirement benefits that the city attorney deemed illegal. We owe a debt of gratitude to MEA, Local 145, Local 127, AUE and their outstanding attorney's, Ann Smith, Joel Klevens, Ellen Greenstone and David Strauss.

Looking forward to seeing you at the next meeting.

*Ron Moskowitz, President*





## ANNUAL REPORTS

The June 30, 2004 SDCERS Comprehensive Annual Financial Report (CAFR) is now available on our website at [www.sdcers.org](http://www.sdcers.org). Click on the Publications section, then on Annual Reports. This and all subsequent CAFRs were delayed due to extended audits and the issuance of the Vinson & Elkins, and Kroll reports relative to the City of San Diego and the Navigant report on SDCERS.

Upon the completion of each CAFR, SDCERS distributes a CAFR summary document called a Popular Annual Financial Report (PAFR). PAFRs are mailed directly to our members at the earliest possible date and can also be found on our website.



## LOOKING FOR BACK ISSUES OF FREESPIRIT?



Log-on to our website at [www.sdcers.org](http://www.sdcers.org) click on Publications, then on Newsletters to view or download back issues from

2003. For older issues, please contact SDCERS at 619-525-3600.

## STEPS TO TAKE UPON THE DEATH OF A SDCERS MEMBER

Loosing a loved one is a painful experience. Adding to your loss may be the need to make many decisions relative to the deceased person's estate. The two major issues facing survivors are 1) locating the deceased person's property and assets, and 2) ensuring that all survivor/beneficiary benefits are identified and received in a timely manner.

**MEMBERS** can alleviate much of the stress of this process by planning ahead and taking the following actions:

**STEP 1** Compile all pertinent asset information (retirement accounts, savings records, investment records, real estate records, safety deposit box information and inventory, vehicle records, credit card records, birth and marriage certificates, inventory of personal property and contact information for any professional advisors) into a single location.

**STEP 2** Review the above information with your spouse, domestic partner or other loved ones, answer any questions and take any additional steps you think will help minimize the complexity of this process upon your death.

**SURVIVORS** are encouraged upon the Member's death to avoid any unnecessary delays in contacting SDCERS and other institutions. Avoiding delays will simplify the process and expedite closure for all effected parties. Upon the death of an SDCERS Member, please take the following steps:

**STEP 1** Notify SDCERS of the member's passing by calling (619) 525-3600 or (800) 774-4977. Give the SDCERS representative the member's name, date and place of death, social security number and health insurance information if you have it. Additionally, give them your name and contact information.

**STEP 2** Mail a copy of the Death Certificate to SDCERS as soon as possible. This will ensure the timely transition of benefits from the Member to the Beneficiary.

**STEP 3** Follow any other directions given by the SDCERS representative (additional documentation, submission of forms, health insurance related info. etc). SDCERS will contact you if there is any other information they need from you or action they need you take to finalize the processing of benefits.

If you are not the Member's Surviving Spouse, Registered Domestic Partner or Beneficiary, SDCERS will take the information from you and contact the appropriate individuals regarding any benefits applicable to them.

For more information or to speak to a representative about the passing of a SDCERS Member or Beneficiary, please call (619) 525-3600 or (800) 774-4977.

## *Recent Retirements*

Milagros M Acasio	Michael D Eacobellis	Jacqueline F Lacy	Patricia A Reed
Mary Ellen A Andrews	Irving A Escobedo	Linda M Leonard	Ruby D Reed
Christopher S Armstrong	Dennis J Esh	Michael A Leonard	Colleen Reiss
Patricia E Ash	Jo Ann Eunson	John M Letzkus	Richard J Ricci
Jacqueline E Atkinson	Helen J Ferrell	Jean A Little	Melody E Rocco
Jeanette B Bachus	Mike A Feuersinger	Rudecindo Lopez	Anne Roeder
Kathleen A Baker	Kent L Floro	Patricia L Lunsford	Robert V Roppe
Gene P Bardot	Martin T Fogata	Karen Luttrell	Elaine G Ruff
Barry R Bauer	Gregg W Forsberg	Edward A Mac Conaghy	Rafael L Sanchez
Anna M Bauming	Peter D Fox	Gene C Manley	Patrick J Shanley
John E Bea	Raymond J Francel	Carol L Matlock	Charles W Shaw
Raul D Bejarano	Patricia T Frazier	Nancy C Meyer	Larry L Smith
Gregory L Bennett	Gerald Gacayan	Carl S Mickelson	Jerrilyn D Sober
Iris S Bitton	John P Gener	Joseph W Molinoski	Trudy J Sopp
Dennis R Brown	Frank S Hafner	David S Montesdeoca	Daniel Stanley
Kevin C Brown	Morris E Hahn	Ernestine V Morris	Thomas T Story
Janet M Buttmann	Melba J Hale	Jill A Murray	Louis A Tamagni
Deborah A Carlson	Margaret I Hanley	William L Nelson	Bernard Thomas
Ramona M Chester	James L Haynes	Bruce D Norman	Thomas L Trowbridge
Joyce L Clark	Gary H Hess	William J Nunnink Jr.	Carol L Tucker
Catherine P Cleary	James E Hill	Nicole P Nutting	Dennis A Turner
David J Cohen	Charles F Hogquist	Edward C Obayashi	Virgilio A Valero
Rodolfo Corona	William B Holmes	Theodore W Olson	James A Wageman
Jeanne M Culkin	Pamela C Hoover	Paul A Padilla	Thomas H Wagner
Lorenzo D'amato	Mary Lynn Hyde	Sara P Padilla	Kenneth D Waite
James J Darrach	Nancy E Jacobs	Michael T Palermo	Donald E Watkins
Kathleen E Deegan	Gary C Jaus	Victor M Paniagua	Kim C When
Peggy A Deegan	Robert L Johnson Jr.	Dianne L Parham	Jeffrey A Wilder
Geraldine Del Pozo	Gary D Jopling	William M Paul	Richard M Wilson
Teresita R Del Rosario	Rina E Kelley	Sally L Pearson	Byron B Wishnek
Sally A Dixon	Charlotte A King	Sandra L Peck	Charles W Yackly
Rudy Dunn	Clifton A Kingston	Phyllis E Perry	Felix Zavala
Paul Dyresen	Michael L Kirkeby	Bruce B Pfefferkorn	
	John C Klemmer	William R Pincek	

# In Memoriam

Marian F. Alcaraz  
Leroy Amos  
Dale R. Austin  
Louis W. Bahr  
Jack H. Bennett  
Edgar D. Berlin  
Darrell L. Bogue  
George R Cason  
Harriet Chamberlin  
Lillian Chinitz  
John M. Cortez  
Helen W. Craig  
David W. Crawford  
Hobart W. Cross  
Stanley Danguitis  
Charlie B Dean  
Felix L. Dupree  
Billy W. Espy  
Robert G Flood  
Mary A Franklin  
Maurice H Frizzell  
Willie M. Gipson  
David Gonzalez  
Charles R. Goodman  
Huntley S Gordon

Darlene L. Goure  
Robert Gregorio  
Lawrence Guthrie  
Shunsuke Hanaoka  
Robert H. Hancock  
Lee Hardy  
William Harkless Jr.  
Vernell J. Hayes  
Clifton W Hoover  
Ernest H. Houston  
Jeane Jagers  
Betty J Johnson  
Edward L. Jones  
Hoyt E. Liggins  
John A Lima  
Thomas J. Marron  
Kenneth Martinosky  
James A. Mcquary  
Earl E. Myers  
Stanley S Newman  
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